

Towards a Better Understanding of Unethical Consumer Behavior:

The influence of Individual Characteristics, Situational Circumstances and Emotional Experiences in Consumers' Ethical Decision-Making Processes

Sarah Steenhaut

2006

Dissertation submitted to the Faculty of Economics
and Business Administration, Ghent University,
in fulfillment of the requirements for the degree of
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Promotor: Prof. Dr. P. Van Kenhove

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Samenvatting

De voorbije decennia werden overschaduwd door verschillende internationaal besproken schandalen zoals o.a. Watergate, het Tsjernobyl drama, de Dutroux case en de Enron/Arthur Andersen fraude. Deze debatten hebben aanleiding gegeven tot een wijde waaier van kritische vragen omtrent ethiek, zowel in de maatschappij als in het bedrijfsleven. Ook in de academische wereld kan een toenemende belangstelling voor ethische vraagstukken worden vastgesteld. Hierbij werd initieel vooral aandacht besteed aan de verkoperszijde van het marketing proces. Echter, consumenten zijn eveneens essentiële deelnemers in dit proces en mogen daarom niet uit het oog worden verloren in onderzoek naar ethiek. In het begin van de jaren 90 werd dit pertinent belang van consumentenethiek aangetoond. Hierdoor is een belangrijke onderzoeksstroom ontstaan omtrent onethisch consumentengedrag, met focus op een wijde waaier van (vaak alledaagse) situaties waarin en/of handelingen waarbij de consument voordeel haalt ten nadele van de verkoper (bv. muziek piraterij, bewust verzwijgen van een teveel aan wisselgeld, winkeldiefstal).

Het merendeel van de huidige literatuur omtrent consumentenethiek is echter eerder descriptief gebleven. De doelstelling van dit proefschrift was een beter inzicht te verkrijgen in *het waarom van consumentenethiek*, om op die manier marketeers in staat te stellen onethisch consumentengedrag te voorspellen, en uiteindelijk te voorkomen dat consumenten voordeel halen ten nadele van de verkoper.

Er zijn drie thema's bestudeerd in dit proefschrift. (1) *Consumentenethiek & Persoonlijke Waarden*. Dit eerste thema wordt behandeld in een eerste paper waarin de individuele verschillen in waardenprioriteiten werden onderzocht als antecedenten van het ethisch beslissingsproces van consumenten. (2) *Consumentenethiek & Relatiemarketing*. Dit tweede thema is gefocust op de implicaties van relatiemarketing op het (on)ethisch gedrag van consumenten. In een tweede onderzoek is relatiecommitment geïdentificeerd als een belangrijke situationele beperking van de (on)ethische gedragsbeslissingen van consumenten. Een derde onderzoek gaat dieper in op deze vaststelling door ook de onderliggende motivaties, o.a. schuld, te onderzoeken. (3) *Consumentenethiek & Schuld*. Dit derde onderzoeksthema bouwt verder op de voorgaande bevindingen door de schuld emotie dieper te ontleden in de context van consumentenethiek. In een vierde onderzoek is schuld bevestigd als een niet onbelangrijke affectieve ervaring in ethisch-getinte situaties. In een vijfde en laatste onderzoek is de anticipatie van schuld geïntegreerd in het ethisch beslissingsproces van consumenten.

Samengevat kunnen we stellen dat – niettegenstaande nog veel vragen onbeantwoord zijn – het huidige proefschrift een bijdrage levert tot een beter inzicht in het waarom van consumentenethiek door de theorie-ontwikkeling van het ethisch beslissingsproces van consumenten uit te breiden en dit door (1) additionele individuele kenmerken, (2) situationele omstandigheden, en (3) emotionele ervaringen (samen met andere relevante ethisch-gerelateerde issues) aan te kaarten, te onderzoeken en de potentieel mediërende en modererende effecten hiervan na te gaan.

Summary

Past decades have been plagued by many internationally debated scandals (e.g. Watergate, the Tsjernobyl disaster, the Dutroux case, Enron/Arthur Andersen fraud). These have been the impetus of a wide range of critical questions about the role of ethics in today's business and society. Also academicians have shown a noticeable heightened interest in ethical concerns. Within this rapidly emerging ethics literature, especially the seller side of the exchange dyad has been focused upon. Yet, consumers are major participants in the business process and not considering them in ethics research could result in an incomplete understanding of that process. Consequently, since the beginning of the 1990s, an important stream of research has been developed concerning consumer ethics, i.e. consumer misconduct by which the consumer benefits at the expense of the seller, including widespread and sometimes small 'everyday' deceptions on part of the consumer (e.g. shoplifting, receiving too much change and not saying anything, wardrobing, music piracy).

However, notwithstanding the considerable progress of marketing and/or consumer researchers in the knowledge base in the area of consumer ethics over the past decade, much of this research has remained rather descriptive. The general purpose of the present dissertation was to contribute to the existing knowledge by getting a more thorough understanding of *the why of consumer ethics*, allowing marketers to predict unethical consumer behavior, and ultimately prevent consumers from taking advantage of the seller.

To that end, three broad research themes were focused upon in the current work. (1) *Consumer Ethics & Personal Values*. In this first paper the relationships among consumers' personal values, ethical ideology and ethical beliefs are examined, establishing individual differences in value priorities as significant antecedents of consumers' ethical decision-making framework. (2) *Consumer Ethics & Relationship Marketing*. This research theme investigated the implications of relationship marketing on consumers' (un)ethical behavior. In a second paper relationship commitment is identified to be an important situational constraint of consumers' (un)ethical behavioral decisions. A third paper further unraveled this phenomenon by scrutinizing the possible underlying motivations, among others guilt. (3) *Consumer Ethics & Guilt*. The last theme built on the previous findings by taking a closer look at the guilt emotion in the context of consumer ethics. In a fourth paper guilt is endorsed as a non-trivial affective experience in ethically questionable consumer situations. In the fifth and last paper, the anticipation of guilt is established as an integral part of consumers' ethical decision-making processes.

In sum, we may conclude that – although many questions are still to be resolved – the present dissertation contributes to a better understanding of unethical consumer behavior by further enhancing the theory development of consumers' ethical decision-making processes by conceiving and testing (1) additional individual characteristics, (2) situational circumstances, and (3) emotional experiences (along with other issue-related influences), and considering the potential mediating and moderating effects within the ethical decision-making processes of consumers.

CHAPTER I

INTRODUCTION

Chapter I

Introduction

1. Scientific orientation

Past decades have been plagued by many internationally debated scandals (e.g. Watergate, the Tsjernobyl disaster, the Dutroux case, Enron/Arthur Andersen fraud). These have been the impetus of a wide range of critical questions about the role of ethics in today's business and society. Also academicians have shown a noticeable heightened interest in ethical concerns. Especially the marketing discipline has devoted considerable conceptual and empirical work to research on these issues (e.g. Ferrell & Gresham, 1985; Hunt & Vitell, 1986). This is because marketing, in general, and the buyer/seller dyad in particular, is where many ethical problems in business arise (Baumhart, 1961; Brenner & Molander, 1977; Vitell & Festervand, 1987).

A large body of literature has been developed concerning ethics in the marketplace; however, much of this research has focused primarily on the seller side (sweatshop products, offensive advertising, copy-cat branding, etc) (e.g. Laczniaak & Murphy, 1991; Whalen et al., 1991; Whysall, 1998, 2000; Wood, 1995). Yet, consumers are major participants in the business process and not considering them in ethics research could result in an incomplete understanding of that process since all aspects of consumer behavior (i.e. acquisition, use and disposition of goods or services) tend to have an integral ethical component (Vitell, 2003).

Consequently, the past decade has begun to yield an increase in research concentrating on the buyer side of the exchange dyad. Within this emerging stream of research differentiation can be made between 'ethical consumerism' and 'consumer ethics'. Ethical consumerism can be seen as an evolution of green consumerism as consumers seemed to be not only involved with environmental issues, but are also concerned with topics such as animal welfare, human rights, and working conditions in the Third World (e.g. Auger et al., 2003; Shaw & Clarke, 1999; Shaw & Shiu, 2003; Strong, 1996).

Consumer ethics, in contrast, refers to consumer misconduct (mainly in retail settings) by which the consumer takes advantage of the seller. This includes widespread and sometimes small 'everyday' deceptions on part of the consumer. Shoplifting, not saying anything when receiving too much change, changing price tags on products, wardrobing, and copying cds are just few examples of the wide range of ethically questionable consumer practices. As negative or 'dark side' consumer behavior has been identified to be an important new topic in the agenda of consumer research, including among others unethical consumer behavior (Hirschman, 1991; Holbrook, 1994; Mick, 1996), a significant stream of literature has emerged around consumer ethics since the pioneering studies of Muncy and Vitell (Muncy & Vitell, 1992; Vitell & Muncy, 1992) (cf. Chapter II).

It is within this latter research area the present dissertation aims to deliver a valuable contribution.

2. Social relevance

Some recent telling figures to illustrate the pertinent social importance of consumer ethics...

A study by UNIZO (Unie van Zelfstandige Ondernemers) with 300 Belgian stores across several industries revealed that 43 per cent of the participating stores had been plagued by shoplifting practices in the year 2004. 20 per cent of these victimized stores had coped with 75 thefts and another 20 percent counted 50 thefts. In more than 10 per cent of the stores the total of stolen goods accounted for 1 per cent of the total turnover; for another 10 percent it involved a decline in sales of 1.5 up to 5 per cent (www.unizo.be).

The fifth edition of the European Retail Theft Barometer executed by the Centre for Retail Research (CRR) reported that European store chains lost €24.7 billion due to retail crime, with 49 per cent accounted for by customer theft. Together with €7.6 billion prevention investing costs, this made a total cost of criminality of €32.4 billion in 2005. Belgian and Luxembourg store chains lost together €1.1 billion. These figures are based on a total sample of 440 store chains in 25 European countries (24572 stores) (www.retailresearch.org/theft_barometer).

The Piracy Report 2005 of IFPI (International Federation of the Phonographic Industry) reported that illegal pirate music was worth \$4.6 billion globally (i.e. 1.5 billion units). A total of 1.2 billion pirated music discs were sold in 2004 (i.e. 34% of all discs sold worldwide). The domestic piracy level of Belgium fell within the range 10 to 24 per cent (www.ifpi.org).

A software piracy study in 87 countries by Business Software Alliance (BSA) revealed that 35 per cent of the software installed on personal computers worldwide was pirated in 2004. Losses due to piracy amount to \$33 billion. In Belgium 29 per cent of all software was pirated, representing a total loss of \$309 million for the Belgian software industry (www.bsa.org).

Another study of BSA, conducted by International Data Corporation (IDC), assessed the IT sector's economic impact in 70 countries worldwide and the benefits that could accrue to countries that reduce software piracy and promote the protection of intellectual property. Results illustrated that cutting the software piracy rate of 29 per cent in Belgium by 10 per cent in the period 2006-2009 could generate nearly 4000 new jobs, \$2.6 billion in economic growth and \$844 million in tax revenues (www.bsa.org/idcstudy).

The Center for Retailing Studies at Texas A&M University recently published a study on retail fraud and abuses by consumers. In 2004, approximately 9 per cent of all returns in the U.S. seemed to be fraudulent, draining \$16 billion annually from retailers' coffers. Several types of retail fraud were identified, with the most significant one wardrobing (i.e. the return of used clothing). Other types included, among others, returning stolen merchandise, and receipt fraud (Speights & Hilinski, 2005).

Also some strong headlines: "Music industry with back against the wall" (Gazet van Antwerpen, 23/02/1999); "Piracy bugbear for the industry" (De Standaard, 27/01/2000); "One out of six Dutchmen is shoplifter" (De Standaard, 06/09/2003); "Music of the future costs one click of the mouse" (Het Nieuwsblad, 30/01/2005); "Downloading is wrong, but still we do it" (Metro, 10/03/2005); "Private copy of music is not a right" (De Standaard, 14/09/2005); "600

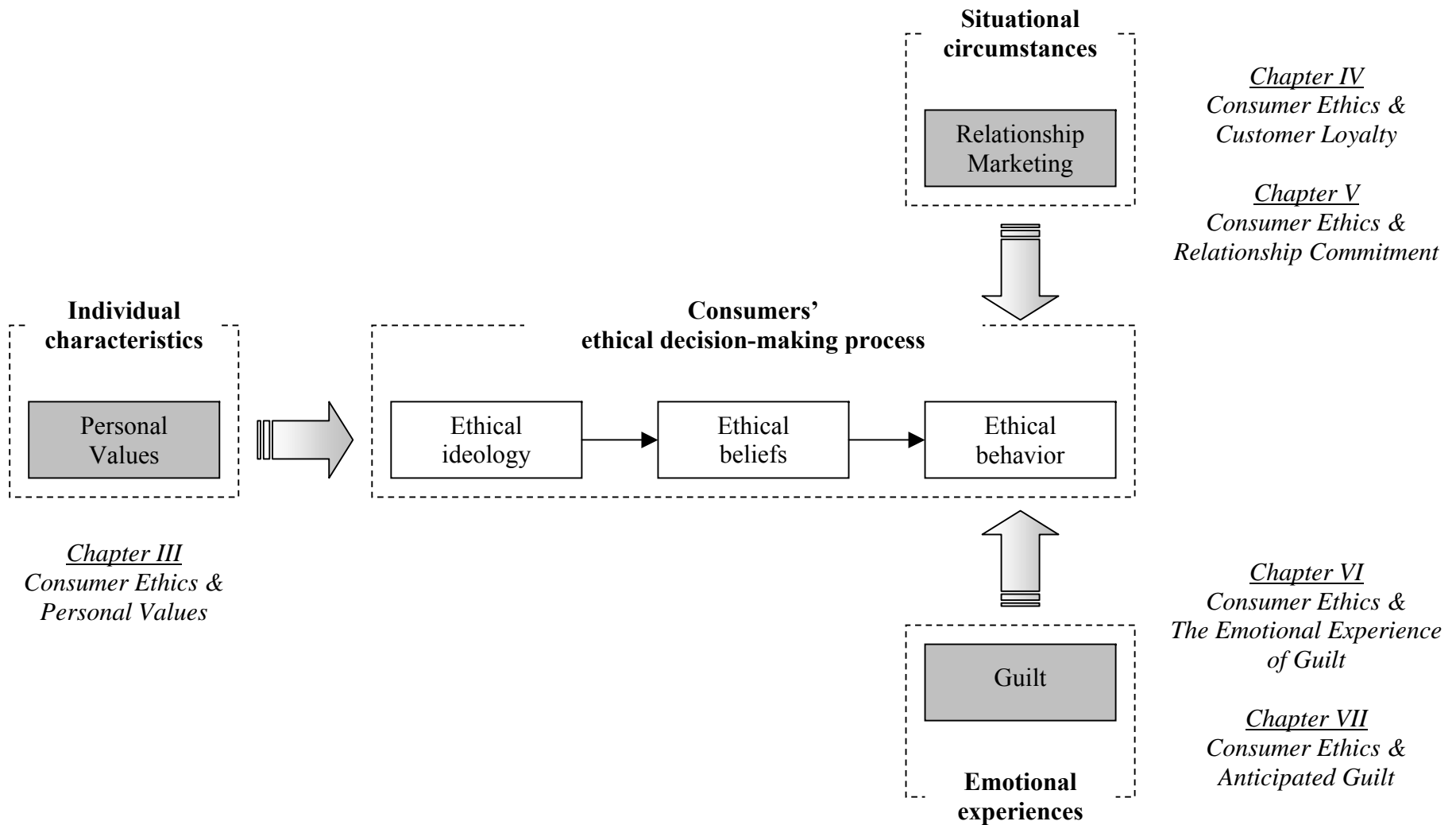
million stolen from stores” (VRT news 27/02/2006); “Growth in download market exceeds decrease in cd sales” (Het Nieuwsblad, 31/03/2006).

In sum, unethical consumer behavior is prevalent in daily life and has non-trivial consequences for business. Therefore, “The understanding of consumer ethics is crucial to today’s marketers and policy makers” (Chan et al., 1998, p.1163).

3. Research objectives

The general purpose of this dissertation was to get a more thorough insight into *the why of consumer ethics*. Notwithstanding the considerable progress of marketing and/or consumer researchers in the knowledge base in the area of consumer ethics over the last decade, much of this research has remained rather descriptive (cf. Chapter II). We tried to go beyond that boundary to create a better understanding of the underlying factors which motivate the consumer to benefit at the expense of the seller, allowing marketers to predict unethical consumer behavior, and ultimately prevent consumers from taking advantage of the seller. More specifically, we tried to further enhance the theory development of consumers’ ethical decision-making processes by conceiving and testing (1) additional individual characteristics, (2) situational circumstances, and (3) emotional experiences along with other issue-related influences, and considering the potential mediating and moderating effects within the ethical decision-making processes of consumers (Figure 1.1). Accordingly, the research in this dissertation is structured among three themes: (1) Consumer Ethics & Personal Values, (2) Consumer Ethics & Relationship Marketing, and (3) Consumer Ethics & Guilt (cf. *infra*).

Figure 1.1: Research objectives



4. Overview of the studies

This dissertation consists of three major parts. In the first part (Chapter II) we give an overall view of the existing consumer ethics research to date, including the key theoretical conceptualizations throughout the literature and a summary of the most important empirical findings. The second part is a bundling of five research papers, structured among three themes: (1) Consumer Ethics & Personal Values (Chapter III), (2) Consumer Ethics & Relationship Marketing (Chapter IV & V), and (3) Consumer Ethics & Guilt (Chapter VI & VII) (cf. Figure 1.1). Note that in this second part some overlap may exist, also with the first part (Chapter II), as each chapter is the full account of an independent paper (with one or more related studies). Consequently, each research paper contains its own limited literature review which situates the particular research within its specific context. In the third and final part (Chapter VIII), the findings of the studies are summarized and discussed, theoretical and managerial implications are provided, some important reflections are made, and limitations and directions for future research are outlined.

4.1. Consumer Ethics & Personal Values

In consumer behavior the overall importance of personal characteristics is well supported. Also in the consumer ethics literature individual characteristics are identified as background factors impinging upon the entire ethical decision-making process. Some personal or psychological factors have already been investigated (e.g. socio-demographics, need for closure, consumer alienation), however continued research in this area is needed. In our research we concentrated on consumers' personal values as people's basic value system is generally acknowledged to be very helpful in explaining and understanding a wide spectrum

of consumer behavior across many situations. Our contention was that as consumer behaviors serve to show an individual's values, behaving (un)ethically can be a way to fulfill and demonstrate consumers' personal values.

In *Chapter III* we investigate the relationships among a consumer's personal values (conceptualized by the value typology of Schwartz, 1992), ethical ideology and ethical beliefs, providing a partial test of consumers' ethical decision-making framework. More specifically, using structural equation modeling, we examined the impact of individual differences in value priorities on a consumer's judgments of ethically questionable practices, and whether this relationship is mediated by the consumer's moral philosophies. Research conclusions were based on a sample of 609 respondents collected through an internet survey.

4.2. Consumer Ethics & Relationship Marketing

In this second part we focus on one of the major research topics in the marketing discipline since the 1990s: relationship marketing. As Kavali et al. (1999) noted there is an implicit and under-acknowledged correlation between the emergence of relationship marketing and ethics-related issues. The significance of relationship marketing in consumer markets is generally acknowledged since several scholars have highlighted the importance of enhancing customer relationships as a prerequisite for effective marketing. Our objective was to go beyond previous research which concentrated on explaining relationship outcomes (e.g. relationship satisfaction, trust, relationship commitment, behavioral loyalty) by addressing the research question "Does establishing, developing and maintaining retailer-consumer relationships have important implications for consumer ethics?"

4.2.1. Consumer Ethics & Customer Loyalty

In *Chapter IV* we investigate the relationship between two important outcomes of relationship marketing – relationship commitment and behavioral loyalty – and consumers' unethical behavior. The main objective of the study was to assess whether customer loyalty to a store (i.e. relationship commitment and behavioral loyalty) translates into more ethical behavior towards that store, controlling for the variables of age, gender, and ethical beliefs. To accomplish this we did not rely on a single measurement tool, but used a ten months' panel data and three different mail surveys.

4.2.2. Consumer Ethics & Relationship Commitment

Chapter V built on the previous chapter by further scrutinizing the significant effect of relationship commitment in the context of consumer ethics. In this paper we concentrated on one specific ethically questionable consumer practice – not saying anything when receiving too much change at the checkout – in order to be able to investigate more in depth when and why a consumer behaves unethically. In addition, we also took into account a possible moderating variable – the amount of the excess change. In a first study we conducted a field experiment to focus on the behavior itself. In a second experimental design we explored the psychological motives – opportunism and guilt-related feelings – underlying the observed behavior in the first study.

4.3. Consumer Ethics & Guilt

The purpose of this part was to scrutinize guilt in the context of consumer ethics as this emotional experience was identified in the previous chapter as an underlying motive of (un)ethical consumer behavior. Our research was furthermore inspired by the fact that this emotion is rather unexplored in the consumer behavior literature but has been identified as a pervasive aspect of everyday life in the psychology literature.

4.3.1. Consumer Ethics & The Emotional Experience of Guilt

In *Chapter VI* we take a look at the guilt emotion in the context of consumer ethics from a theoretical, mainly psychological point of view. In a first study we aimed at investigating the potential of guilt in situations in which the consumer benefits at the expense of the seller. Therefore, we explored the experience of guilt across several ethically questionable behaviors relying on two key ingredients of the guilt emotion – perceived control and omission/commission. In addition, guilt was distinguished from shame as these emotions can be responses to the same situations. The second aim of this research paper was to scrutinize what causes guilt to arise in ethically questionable situations (study 2a/b). Two distinct theoretical conceptualizations of the guilt emotion – the intrapsychic (intrapersonal) and interpersonal perspective – were examined, together with the consequent behavioral reactions.

4.3.2. Consumer Ethics & Anticipated Guilt

Chapter VII focuses on the behavioral effect of anticipated guilt in consumers' ethical decisions. In a first study we proposed a deepening of consumers' generally acknowledged

ethical decision-making framework by incorporating the notion of anticipated guilt. More specifically, using structural equation modeling, we investigated the mediating role of anticipated guilt within the relationship between a consumer's ethical beliefs (antecedent by ethical ideology) and his/her ethical intentions. Next, a series of experiments were conducted in which we investigated the behavioral impact of anticipated guilt, controlling for consumers' ethical beliefs (studies 2 to 4). In addition, also other issue-related factors were taken into account: consumers' use of the techniques of neutralization (study 3), and the impact of the relationship with the victim (i.e. perceived proximity) (study 4).

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CHAPTER II

CONSUMER ETHICS LITERATURE REVIEW

Chapter II

Consumer Ethics – Literature Review

1. The precursors of consumer ethics literature

1.1. Before 1990

While the bulk of the extant consumer ethics literature has appeared since 1990 (Vitell, 2003) (cf. *infra*), some consumer ethics research existed prior to that date. These earlier studies can be classified into five broad categories.

First, some authors have empirically examined a single component of unethical consumer behavior. The areas most commonly investigated have been shoplifting (e.g. Kallis Krentier & Vanier, 1986; Moschis & Powell, 1986), ecologically related consumption (e.g. Antil, 1984; Haldeman, Peters & Tripple, 1987), and consumer views about ethical issues related to gambling and lottery playing (e.g. Burns, Gillet, Rubenstein & Gentry, 1990).

A second stream of research has attempted to provide normative guidelines for businesses and consumers on ethically related issues. For example, Stampfl (1979) outlined a code of ethics for consumers and Schubert (1979) developed a set of strategies for combating consumer abuses.

A third research stream has examined the apparent ‘double standard’ that exists between what consumers perceive as acceptable consumer behavior and what consumers believe are acceptable business practices. Historically, consumers have tended to hold business to a higher standard than they, themselves, are willing to follow. Two studies supporting this concept of a double standard are a study by Davis (1979), which used an adult population, and one by DePaulo (1979), using a student sample.

A fourth research stream has involved the development of theoretical models (e.g. Ferrell & Gresham, 1985; Hunt & Vitell, 1986; Trevino, 1986). Authors tried to develop a conceptual and empirical base for understanding ethical decision-making in marketing. However, these theories mainly focused on the ethical decision-making processes of marketers, not consumers. Alternate theories that address an individual perspective of the ethical decision-making process are provided by, among others, Grove, Vitell & Strutton (1989), Kohlberg (1981) and Rest (1986). For example, Grove et al. (1989) presented a model based on the techniques of neutralization developed in sociology by Sykes and Matza (1957) that helps explain how some people may justify non-normative consumer behavior (cf. *infra*).

Finally, the fifth stream of research focused on consumer attitudes relative to a variety of potentially unethical consumer practices. The study by Wilkes (1978) is one of the relatively few studies that can be included within this stream. Though statistics were readily available on the extent of illegal or fraudulent consumer behavior, this is the only study that investigated people’s perceptions of such behavior. In particular, Wilkes (1978) investigated how wrong consumers perceived certain activities to be, the degree of the perceived participation by consumers in these activities, and how serious consumers considered these activities to be.

1.2. After 1990

After these limited pre-1990 studies, the past decade has begun to yield an increase in consumer ethics research. The general theory of ethical decision-making of Hunt & Vitell (1986, 1993), originally developed in a business ethics context, has been adapted to the consumer context (§2); based on the work of Wilkes (1978), Muncy and Vitell developed the Consumer Ethics Scale (Muncy & Vitell, 1992; Vitell & Muncy, 1992) which has become the most common denominator in the consumer ethics literature to date (§3); Forsyth's (1980, 1992) ethical ideology and the Machiavellianism trait have been identified as most important determinants of ethical discrepancies between individuals (§4); and extensive empirical work has been conducted to investigate the influence of cultural environment and personal characteristics on consumer ethics (§5).

2. Consumers' ethical decision-making framework

2.1. Ethical decision-making models

There are three major comprehensive theoretical models of the decision making process in situations involving ethical issues in marketing and business (Ferrell & Gresham, 1986; Hunt & Vitell, 1986, 1993; Trevino, 1986). There are several similarities among these models, such as the fact that each model identifies a triggering construct that initiates the ethical decision-making process and each identifies behavior as the outcome of the process. Additionally, each of the models highlights the relative importance of background factors in the decision making-process.

In spite of these similarities, however, there are fundamental differences among the models. Most importantly, the Trevino model and the Ferrell-Gresham model present individual decision making as a single factor leading to behavior, whereas the Hunt-Vitell model details the individual decision making process, presenting the various philosophical theories (deontology and teleology) that explain a decision maker's ethical judgments. Furthermore, the Hunt-Vitell model is the only one that can be applied to individual contexts such as consumer behavior. This is accomplished by eliminating the constructs of professional, organizational, and industry environments. Thus, the Hunt-Vitell (1986, 1993) model is the most appropriate theoretical model for testing research questions involving consumer ethics (Vitell, 2003; Vitell, Singhapakdi & Thomas, 2001).

2.2. The Hunt-Vitell model

The individual decision maker's perception of an ethical problem in a situation is followed by the perception of various possible alternatives that might be used to resolve the problem. Once the consumer has determined a set of perceived alternatives or courses of action, two major ethical evaluations might take place: a deontological evaluation and/or a teleological evaluation. This is consistent with researchers who categorize moral philosophies into the two major types of deontology and teleology, including utilitarianism (e.g. Beauchamp & Bowie, 1979; Murphy and Laczniak, 1981).

The *deontological evaluation* focuses on the specific actions or behaviors of the consumers while teleology focuses on the consequences of those behaviors. In making a deontological evaluation, the individual attempts to evaluate the inherent rightness versus wrongness of various behaviors or alternatives. According to the Hunt-Vitell model, the deontological

evaluation involves a comparison of the various perceived alternatives with a set of established deontological norms that represent the individual's personal values. These norms include general beliefs as well as situation-specific beliefs.

In the *teleological evaluation*, the key issue is the consumer's assessment of how much good versus bad will result from the decision. A particular behavior or alternative is considered the most ethical if the consequences bring a greater balance of good over bad than any other alternative. The teleological evaluation contains four major constructs: the perceived consequences of each alternative for various stakeholder groups, the probability that each consequence will occur to each stakeholder group, the desirability or lack of desirability of each consequence, and the importance of each stakeholder group. While one's teleological evaluation is influenced by these constructs, the model postulates no specific information processing rules. However, the overall output of this teleological evaluation is the individual's beliefs about the relative good versus bad produced by each possible alternative.

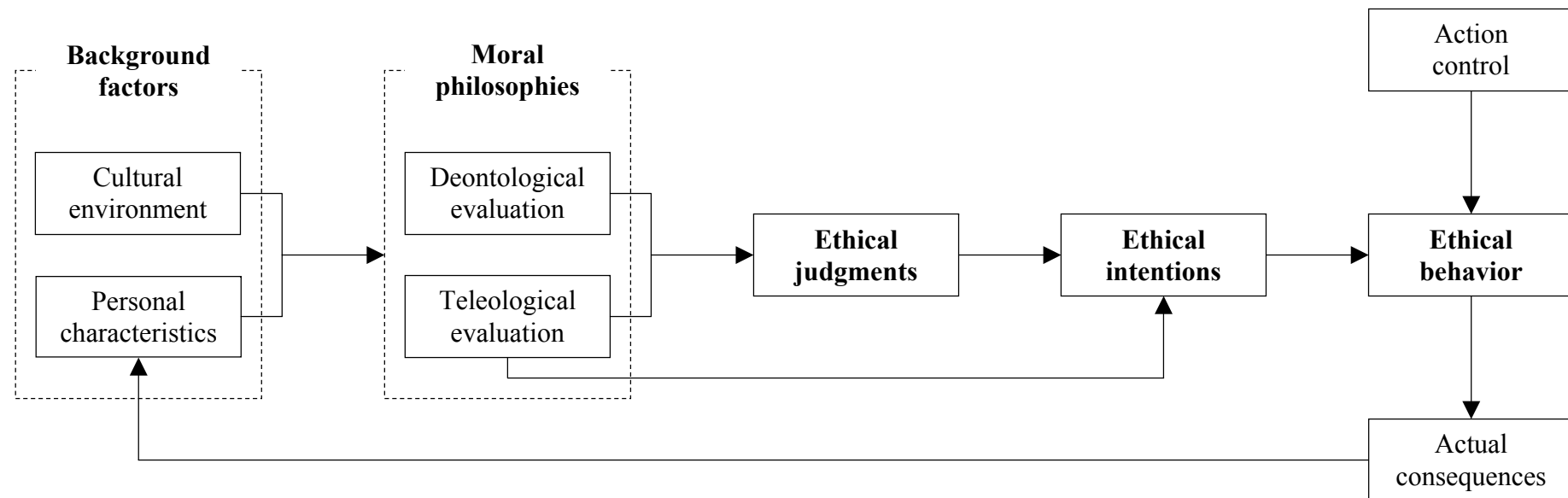
In most situations a consumer's *ethical judgments* are likely to be a function of both the deontological and teleological evaluation. The concept that individuals typically use both types of evaluations has been supported by empirical findings (e.g. Mayo & Marks, 1990; Vitell & Hunt, 1990; Hunt & Vasquez-Parraga, 1993). However, these previous findings used marketing practitioners as their sampled population. A recent test of the Hunt-Vitell model with a consumer sample revealed that consumers tend to rely primarily on deontological norms and less on the teleological evaluation in forming ethical judgments (Vitell, Singhapakdi & Thomas, 2001) (cf. *infra*).

Ethical judgments (the extent to which one believes that a certain alternative is ethical or not) determine *behavior* through the *intentions* construct, but ethical judgments might differ somewhat from intentions because one's teleological evaluation also affects intentions directly. That is, upon examining the consequences and deontological norms relative to a particular alternative, an individual consumer might perceive it to be the most ethical. However, the individual might still intend to adopt a different alternative because of some highly desirable consequences flowing from it. Furthermore, the action control construct may cause behavior to be inconsistent with both intentions and ethical judgments. This latter factor, previously named situational constraints in the original version of the Hunt-Vitell model, is the extent to which external factors beyond the control of the decision maker (e.g. opportunity) might impact behavior.

After the consumer chooses a behavior, there is an evaluation of the actual consequences resulting from that behavior. These consequences provide feedback to the individual's personal experiences when compared to the originally expected consequences.

To conclude, the Hunt-Vitell model (Figure 2.1) contains several distinct *background factors* that impinge upon the entire decision making-process. However, only the cultural environment and personal characteristics are pertinent to consumer ethics. The cultural environment includes culture and any sub-culture that might impact consumer choices in a situation involving ethical issues. The personal characteristics, on the other hand, include a number of possible dimensions, such as the individual's level of moral development and the individual's personality.

Figure 2.1: The Hunt-Vitell model – Consumers' ethical decision-making framework



Source: Hunt S.D. & S.J. Vitell (1993), The General Theory of Marketing Ethics: A Retrospective and Revision, in N.C. Smith and J.A. Quelch (ed), *Ethics in Marketing*, Irwin Inc, Homewood.

3. The Consumer Ethics Scale

The founders of the bulk of research involving consumer ethics are Vitell and Muncy. These authors defined consumer ethics as “the moral rules, principles and standards that guide the behavior of an individual (or group) in the selection, purchase, use, selling, or disposition of a good or service” (Muncy & Vitell, 1992, p.298). Relying on the work of Wilkes (1978), Muncy and Vitell developed the Consumer Ethics Scale which examines the extent to which consumers believe that certain questionable consumer situations are either ethical or unethical (Muncy & Vitell, 1992; Vitell & Muncy, 1992). Using a sample of 569 heads of households in the U.S. Muncy and Vitell established a four factor structure of ethical beliefs (Figure 2.2) indicating that consumers’ ethical judgments are determined by (1) whether or not the consumer actively sought an advantage or was basically passive, (2) whether or not the activity might be perceived as illegal, and (3) the degree of perceived harm, if any, to the seller. These consumer beliefs were further linked to demographic (Muncy & Vitell, 1992) and attitudinal information (Vitell & Muncy, 1992) (cf. *infra*).

The first category ‘*actively benefiting from an illegal activity*’ comprises actions that are initiated by the consumer and that are almost universally perceived as illegal (e.g. changing price tags on merchandise in a retail store). In the second category ‘*passively benefiting at the expense of others*’ consumers do not initiate the action to receive the benefit, but rather take advantage of a seller’s mistake (e.g. getting too much change and not saying anything). In the third ‘*actively benefiting from a questionable behavior*’ the consumer is involved in an action that may not necessarily be perceived as illegal (e.g. using an expired coupon for merchandise). In the fourth category, consumers perceive their actions as doing little or no harm (‘*no harm/no foul*’) (e.g. recording an album instead of buying it).

Figure 2.2: Four factor structure of consumers' ethical beliefs by Muncy and Vitell**Actively benefiting from an illegal activity**

- Changing price tags on merchandise in a retail store
- Drinking a can of soda in a supermarket without paying for it
- Reporting a lost item as 'stolen' to an insurance company in order to collect the money
- Giving misleading price information to a clerk for an unpriced item
- Returning damaged merchandise when the damage is your own fault

Passively benefiting at the expense of others

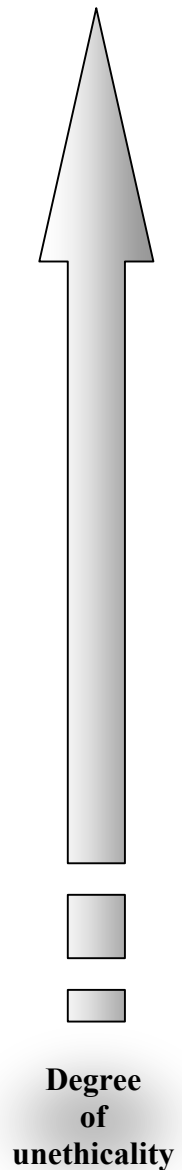
- Getting too much change and not saying anything
- Lying about a child's age in order to get a lower price¹
- Not saying anything when the waitress miscalculates the bill in your favor

Actively benefiting from a questionable behavior

- Returning merchandise to a store by claiming that it was a gift when it was not
- Stretching the truth on an income tax return
- Using an expired coupon for merchandise
- Using a coupon for merchandise that you did not buy
- Not telling the truth when negotiating the price of a new automobile

No harm, no foul

- Using computer software or games that you did not buy
- Recording an album instead of buying it
- Spending over two hours trying on different dresses and not purchasing any
- Taping a movie off the television
- Returning merchandise after trying it and not liking it



Source: Muncy J.A. & S.J. Vitell (1992), Consumer Ethics: An Investigation of the Ethical Beliefs of the Final Consumer, *Journal of Business Research*, 24 (4), 297-311.

¹ 'Lying about a child's age in order to get a lower price' might be considered somewhat out of place as this unethical consumer practice seems to be more active than passive. However, Vitell & Muncy (1992) argued that consumers interpreted this as simply 'saying nothing and letting the seller make the mistake', supporting the notion of passively benefiting.

Overall, consumers tended to believe that it was more unethical to actively benefit from an illegal activity than to passively benefit. The thinking of consumers may be that as long as they do not initiate the activity, then it is not as wrong (unethical). However, 'deceptive practices' were not perceived as being as unethical as passively benefiting which may lead one to assume that consumers tend to equate wrongness more with something illegal than with the passive versus active dichotomy, although both perspectives were clearly evident. Finally, some activities were not perceived as even being unethical at all (no harm, no foul), most of these tended to be activities that involved the copying of intellectual property such as software, tapes or movies (Muncy & Vitell, 1992).

The Consumer Ethics Scale (CES, see appendix) has proved to be reliable and valid in several studies, even when used cross-culturally (e.g. Al-Khatib, Dobie & Vitell, 1995; Al-Khatib, Robertson & Lascu, 2004; Al-Khatib, Stanton & Rawwas, 2005; Al-Khatib, Vitell & Rawwas, 1997; Chan, Wong & Leung, 1998; Erffmeyer, Keillor & LeClair, 1999; Rawwas, 1996; Rawwas, Swaidan & Oyman, 2005; Rawwas, Vitell & Al-Khatib, 1994; Swaidan, Vitell & Rawwas, 2003; Swaidan, Vitell, Rose & Gilbert, 2006; Vitell, Lumpkin & Rawwas, 1991; Vitell & Paolillo, 2003; Vitell, Paolillo & Singh, 2006). For example, Al-Khatib et al. (2004) employed Muncy & Vitell's scale to investigate Romanian consumers. Rawwas et al. (2005) compared the ethical beliefs of American and Turkish consumers using the Consumer Ethics Scale. Swaidan et al. (2003) explored the ethical beliefs of African Americans.

Recently, Vitell & Muncy (2005) updated the Consumer Ethics Scale with modifications that include rewording and the addition of new items. These new items can be grouped into three distinct categories: downloading copyrighted materials/buying counterfeit goods, recycling/environmental awareness, and doing the right thing/doing good.

4. Antecedents of consumer ethics

4.1. Moral philosophy

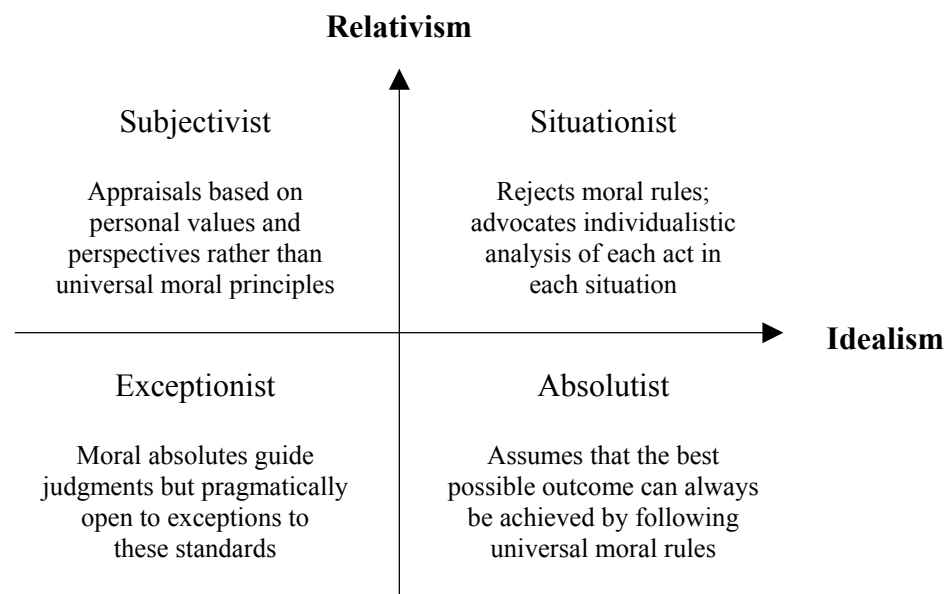
Moral philosophy essentially refers to the overall guiding ideology that individuals employ when ascertaining whether a given situation is right or wrong. According to Forsyth (1980, 1992) moral philosophies or ethical ideologies can be classified into idealism and relativism.

Idealism refers to the extent to which a person believes that the right course of action always yields desirable outcomes (versus some tolerable mix of desirable and undesirable outcomes). This is essentially the deontological perspective that embodies concern for others' welfare (cf. Hunt-Vitell model). According to Forsyth (1980, 1992) idealistic individuals adhere to moral absolutes when making ethical judgments. They take the position that harming others is universally bad and should be avoided. Less idealistic individuals think that harm is sometimes necessary to produce well. They tend to take a utilitarian perspective perceiving that an act is right if it produces the greatest good for the greatest number of people affected by the action, even though it may be harmful to a certain group.

Relativism refers to the extent to which a person rejects universal moral rules in favor of subjective or situational approaches (i.e. teleological perspective). According to Forsyth (1980, 1992) relativistic individuals feel that what is moral depends on the nature of the situation, the prevailing culture and the individuals involved. They weigh the circumstances rather than the ethical principles that were violated. Low relativists, on the other hand, believe that standard rules can be applied regardless of the issue at hand.

Based on these two uncorrelated constructs – idealism and relativism – Forsyth (1980) classified people into four different ethical types (Figure 2.3).

Figure 2.3: Four ethical types by Forsyth



Source: Forsyth D.R. (1980), A Taxonomy of Ethical Ideologies, *Journal of Personality and Social Psychology*, 39 (1), 175-184.

Situationists (high idealism-high relativism) tend to reject moral rules, while expecting their actions to yield the best possible outcomes given the situation. These individuals would use deception if it yielded the best possible outcome in a situation. Absolutists (high idealism-low relativism) regard actions as moral only if they are conform to moral absolutes and yield positive consequences. They believe that deception is always wrong since it violates fundamental moral principles. Exceptionists (low idealism-low relativism) view conformity to moral rules as desirable, but also regard exceptions as permissible. They believe that if

deception can not be avoided, then it is allowable as long as safeguards are used (Forsyth, 1980). Finally, subjectivists (low idealism-high relativism) reject moral rules and base their judgments on personal feelings about the action and circumstances. They believe that deception is a personal matter to be decided upon by the individual.

Many empirical studies have used Forsyth's (1980, 1992) Ethics Position Questionnaire (EPQ, see appendix) to explore the ethics of various groups. Some of that research has used personal moral philosophies to investigate the ethical beliefs of consumers from within one country or culture (e.g. Al-Khatib, Dobie & Vitell, 1995; Erffmeyer, Keillor & LeClair, 1999; Van Kenhove, Vermeir & Verniers, 2001; Rawwas, 1996; Vitell, Lumpkin & Rawwas, 1991; Vitell & Paolillo, 2003); others applied the constructs idealism and relativism to compare consumers' ethical beliefs between two or more countries (e.g. Al-Khatib, Stanton & Rawwas, 2005; Al-Khatib, Vitell & Rawwas, 1997; Lee & Sirgy, 1999; Rawwas, Vitell & Al-Khatib, 1994; Rawwas, Patzer & Klassen, 1995; Singhapakdi, Rawwas, Marta & Ahmed, 1999). These studies all concluded that idealism is associated with greater ethicality whereas relativism is associated with lower ethicality. For example, Erffmeyer et al. (1999) found that Japanese consumers who were more idealistic tended to think that ethically questionable consumer situations were more wrong, whereas relativistic consumers were more likely to perceive these situations as less wrong. Similarly, Rawwas et al. (1995) found that Hong Kong consumers who score high on idealism were more likely to reject questionable practices compared to Northern Irish consumers who scored high on relativism. In another study, Singhapakdi et al. (1999) found that Malaysian consumers with a relativistic philosophy were more likely to have lower ethical perceptions compared to U.S. consumers with an idealistic philosophy.

However, there has to be recognized that some recent studies failed to support the negative effect of relativism on consumers' ethical beliefs (Al-Khatib, Roberston & Lascu, 2004; Rawwas, Swaidan & Oyman, 2005; Swaiden, Vitell & Rawwas, 2003; Vitell, Singhapakdi & Thomas, 2001). This is in line with Davis, Andersen & Curtis (2001) who extended the work of Forsyth (1980, 1992) by making a critical analysis of the Ethics Position Questionnaire designed to measure ethical ideology along the two dimensions idealism and relativism. Davis et al. (2001) concluded that differences among individuals in their concern for the welfare of others (i.e. idealism) may be a particularly useful personality variable for investigating ethical judgments, whereas relativism appeared not to be related to consumers' ethical judgments. Furthermore, Davis et al. (2001) also examined the construct validity of the EPQ. A confirmatory factor analysis revealed a three factor structure, which included a 'veracity' factor (comprised by two the relativism items involving lying) in addition to Forsyth's original dimensions. However, as the veracity and relativism factors were significantly correlated (but not with ethical judgments) the authors questioned whether veracity should be treated as a distinct factor.

4.2. Machiavellianism

Another personality construct that has often been identified as an important antecedent of consumer ethical decision-making is Machiavellianism. Hunt & Chonko (1984) defined Machiavellianism as a "negative epithet, indicating at least an immoral way of manipulating others to accomplish one's objectives" (p.30). While some equate a person possessing a high degree of the Machiavellian trait to be dishonest and deceitful, this is a myopic interpretation (Christie & Geis, 1970). A Machiavellian personality can more adequately be described as 'emotionally detached'. That is, they seek less emotional involvement with others.

Machiavellian individuals may be more accepting of ethically questionable consumer practices simply because of this lack of involvement with others.

Several studies have used the MACH IV scale of Christie & Geis (1970) (see appendix) to examine the impact of the Machiavellian trait on consumers' ethical judgments within one or across different countries or cultures (e.g. Al-Khatib, Robertson & Lascu, 2004; Al-Khatib, Stanton & Rawwas, 2005; Erffmeyer, Keillor & LeClair, 1999; Rawwas, 1996; Rawwas, Strutton & Johnson, 1996; Rawwas, Swaidan & Oyman, 2005; Vitell, Lumpkin & Rawwas, 1991). The empirical evidence from these studies suggested that highly Machiavellian consumers show little concern for conventional morality and are more likely to engage in unethical behavior when their rational self-interest is involved. For example, Erffmeyer et al (1999) showed that Machiavellian Japanese consumers tended to believe that various ethically questionable consumer practices were less wrong compared to Japanese consumers scoring low on Machiavellianism. Rawwas et al. (2005) found that Machiavellian American consumers were less likely to consider ethically questionable consumer actions to be wrong compared to the Turkish sample which scored lower on Machiavellianism.

5. Empirical research

5.1. Cultural environment

Cultural environment is included in the Hunt-Vitell model as one of the vital background factors impinging upon consumers' entire ethical decision-making process. A particular culture exists whenever a group of individuals share distinctive concepts, norms, and values.

Consequently, consumer ethics research has not only concentrated on consumers from one country or (sub-)culture; a lot of authors have investigated consumer ethics across two or more countries or (sub-)cultures. These studies indicated that cultural differences exist between consumers' ethical beliefs, ethical ideology, and Machiavellian disposition due to, among others, differences in economic development (Al-Khatib, Robertson, Lascu, 2004; Al-Khatib, Vitell & Rawwas, 1997; Polonsky, Brito, Pinto & Higgs-Kleyn, 2001); various degrees of intensity with which countries hold their international identity (Al-Khatib, Vitell, Rexeisen & Rawwas, 2005); differences along Hofstede's (1991) cultural dimensions (Rawwas, 2001; Rawwas, Patzer & Vitell, 1998; Rawwas, Swaidan & Oyman, 2005; Swaidan, Vitell, Rose & Gilbert, 2006; Vitell, Nwachukwu & Barnes, 1993); war and terrorism (Rawwas, Patzer & Klassen, 1995; Rawwas, Patzer & Vitell, 1998; Rawwas, Vitell & Al-Khatib, 1994); geographical conditions (Rawwas, Strutton & Johnson, 1996); and different levels of acculturation into a host society (Swaidan, 1999; Swaidan, Vitell, Rose & Gilbert, 2006).

5.2. Personal characteristics

Personal characteristics are also contained in the Hunt-Vitell model as background factor impinging upon the entire ethical decision-making process. These personal characteristics include socio-demographic variables, attitudinal characteristics, individual differences, religion, and cognitive moral development.

5.2.1. Socio-demographic variables

Age is established to have a positive effect on consumers' ethical beliefs. Older people are more likely to reject questionable consumer practices compared to younger people. This is supported by many studies (e.g. Dubinsky, Nataraajan & Huang, 2005; Erffmeyer, Keillor & LeClair, 1999; Fullerton, Kerch & Dodge, 1996; Muncy & Vitell, 1992; Rawwas & Singhapakdi, 1998; Swaidan, Vitell & Rawwas, 2003; Vitell, Lumpkin & Rawwas, 1991).

With regard to *gender*, empirical research has yielded mixed results. Some studies have found that females tend to be more concerned with ethical issues compared to males (e.g. Ang, Cheng, Lim & Tambyah, 1996; Rawwas, 1996). Others have failed to support this gender effect (e.g. Fullerton, Kerch & Dodge, 1996; Swaidan, Vitell & Rawwas, 2003; Swaidan, Vitell, Rose & Gilbert, 2006; Van Kenhove, Vermeir & Verniers, 2001).

In their pioneering study, Muncy & Vitell (1992) included *education* as one of the personal characteristics. They found that less educated consumers tend to be more ethical compared to consumers with higher levels of education. Using a somewhat different consumer ethics index, Fullerton, Kerch & Dodge (1996) supported this negative relationship. In contrast, recent studies by Dubinsky, Nataraajan & Huang (2005), Swaidan, Vitell & Rawwas (2003) and Swaidan, Vitell, Rose & Gilbert (2006) resulted in the opposite effect: higher educated consumers tend to be less tolerant of questionable consumer practices compared to their counterparts with lower levels of education.

With regard to *income*, Muncy & Vitell (1992) found that consumers' intolerance of questionable situations increased as income decreased. Also Dubinsky, Natarajan & Huang (2005) and Fullerton, Kerch & Dodge (1996) established this negative effect.

Concerning *marital status* empirical research has resulted in contrasting findings. Erffmeyer, Keillor & LeClair (1999) concluded that married people tend to accept questionable practices more than single individuals; whereas Swaidan, Vitell & Rawwas (2003) found that married people are more likely to reject unethical behavior than unmarried individuals.

5.2.2. Attitudinal characteristics

Vitell & Muncy (1992) found that *attitude toward business* and *attitude toward illegal acts* were both significantly correlated with consumers' ethical beliefs. Those consumers that were more negative toward business, in general, tended to be less inclined to consider the various consumer practices as unethical, while those who believed that 'being unethical' and 'being illegal' were essentially synonymous tended to be more likely to view the questionable consumer behaviors as unethical. Chan, Wong & Leung (1998) found no general overall relationship between the attitudinal characteristics (attitude toward business, attitude toward mankind, and attitude toward illegal acts) and Chinese consumers' ethical judgments, except in three separate circumstances. Firstly, respondents' attitude towards business had a positive correlation with passively benefiting at the expense of others. Secondly, a significant positive relationship was found between attitude toward mankind and actively benefiting from questionable action. Finally, respondents' attitude towards illegal acts was positive related to actively benefiting from an illegal activity.

5.2.3. Individual differences

Rallapalli, Vitell, Wiebe & Barnes (1994) examined the relationship between the Consumer Ethics Scale and various diverse personality traits. Findings indicated that consumers with a high *propensity to take risks* and also high *needs for autonomy, innovation, and aggression* tended to be less ethical. On the other hand, those with a high *need to follow socially desirable behavior* and those with strong *problem solving coping styles* tended to be more ethical. The needs for affiliation, complexity and achievements were not related to consumers' ethical beliefs.

Van Kenhove, Vermeir & Verniers (2001) investigated the influence of *need for closure* (i.e. the desire for clear, definite, or unambiguous knowledge that will guide perception and action, as opposed to the undesirable alternative or ambiguity and confusion, Kruglanski, 1989) on ethical beliefs and concluded that individuals with a high need for closure tend to have beliefs that are ethical. Van Kenhove et al. (2001) also related consumers' *political preferences* to their ethical beliefs. High preference for the extreme-left politically resulted in a more tolerant score for the actively benefiting from a questionable act while a high preference for the extreme-right politically resulted in a less tolerant score for the no harm/no foul dimension.

Several authors examined the relationship between *consumer alienation* (i.e. attitude where social norms are no longer considered to be effective as rules for behavior, Pruden, Shuptrine & Longman, 1974) and consumer ethics. Findings indicated that an alienated consumer is less likely to use norms to guide his/her behavior and, therefore, more likely to accept ethically questionable consumer behavior (Muncy & Vitell, 1992; Vitell Singhapakdi & Thomas, 2001; Vitell & Paolillo, 2003).

Muncy & Eastman (1998) explored *materialism* (i.e. an orientation toward possessions and money) in the context of consumer ethics as this concept has become of greater interest to those in marketing and consumer research. They found a significant negative relationship between materialism and consumers' ethical beliefs, which has failed to be supported by Vitell, Singhapakdi & Thomas (2001).

For *value consciousness* (i.e. a general concern for paying lower prices) Vitell, Singhapakdi & Thomas (2001) found no relationship with ethical beliefs. Using the same measure of value consciousness, Ang, Cheng, Lim & Tambyah (2001) found that the more value conscious the individual, the more favorable the attitude towards the purchase of counterfeit products and pirated goods.

Vitell, Singhapakdi & Thomas (2001) furthermore also investigated the influence of consumers' *coupon proneness* (i.e. the propensity to respond to specific purchase offers), but found only a very limited impact on consumers' ethical beliefs.

5.2.4. Religion

Religion plays a powerful ethical role in contemporary life. From a religious point of view, the deity's laws are absolutes that shape the whole of one's life. Vitell and Paolillo have focused on the role of religiosity/spirituality in determining consumers' attitudes regarding various questionable consumer practices. In a first study they found that religiosity was a significant indirect determinant of consumers' ethical beliefs through idealism and relativism (Vitell & Paolillo, 2003). In another study these authors investigated two dimensions of religiosity – intrinsic and extrinsic religiousness. Results indicated that intrinsic religiousness

(i.e. living the religion) was a significant determinant of consumers' ethical beliefs, whereas extrinsic religiousness (i.e. using the religion) was not related to those beliefs (Vitell, Paolillo & Singh, 2005). In a third study, Vitell, Paolillo & Singh (2006) replicated this significant effect of intrinsic religiousness.

Cornwell, Cui, Mitchell, Schlegelmilch, Dzulkiflee & Chan (2005) focused on the similarities and differences between consumers' ethical positions in three different religions, namely Christian (Britain, U.S. and Austria), Islam (Brunei) and Buddhism (Hong Kong). It appeared that there is some ethical convergence between religions as, except for Christians from Austria, the findings suggested that Christians from the United States and Britain and followers of Islam and Buddhism make use of both ideologies in their ethical judgments.

5.2.5. Cognitive moral development

Kohlberg (1981) defined a typology of three levels of moral development (i.e. pre-conventional, conventional and post-conventional) which he validated by longitudinal and cross-cultural research. It proposes that individual's cognition, emotion, and judgment may change as they move through stages of moral development. The changes are a function of personal and life experiences. Young children up to ages of 12 function at the pre-conventional level which is characterized by the following rules that give oneself the greatest possible reward. A behavior is judged to be good if it helps the individual to avoid punishment or procure pleasure. Individuals from ages 12 into late adolescence act at the conventional level in which they adopt the norms of their group or society, as expressed in laws, rules and values proclaimed to be good by the various social, religious, or political institutions. The conventions of such institutions are considered to be the criteria of morality,

and they are appealed to in order to justify moral choices. Most adults behave at the post-conventional level in which they recognize that laws are created by people and may not always be obeyed. The law is obeyed if it is rational in its context. Moral principles are superior to any laws made by people. At this level, individuals have developed the ability to comprehend and apply moral standards upon which they consider society ought to be based: to guarantee to each member an equal consideration of their claims in every situation.

Some consumer ethics studies have used Kohlberg's typology of cognitive moral development as theoretical framework (e.g. Rawwas, Patzer & Klassen, 1995; Rawwas, Patzer & Vitell, 1998; Rawwas & Singhapakdi, 1998). For example, Rawwas & Singhapakdi (1998) applied Kohlberg's (1981) typology of cognitive moral development to consumer ethics to find an explanation why consumers' ethical beliefs vary with age. Findings indicated that children were more tolerant to questionable practices, more Machiavellian and relativistic and less idealistic compared to teenagers and adults. Adults were the most conservative group. Others have used Kohlberg's theory to investigate the influence of lawlessness on consumers' ethical beliefs across different countries or cultures. Rawwas et al. (1995) examined to what extent the development of moral reasoning of consumers, influenced by lawlessness in the form of chaotic colonialism (i.e. Northern Ireland), differs from moral development influenced by stable colonialism (i.e. Hong Kong). Another study by Rawwas et al. (1998) relied on Kohlberg's typology to investigate to what extent the moral reasoning of consumers at the conventional level influenced by lawlessness (in the form of war and terrorism) for an extended time period (i.e. Irish consumers) differs from those who are also at the conventional level but influenced by lawlessness for shorter periods (i.e. Lebanese consumers).

5.3. Techniques of neutralization

The techniques of neutralization provide a means of explaining how individuals eliminate or mute the negative impact that their norm-violating behavior would otherwise have on their self-concepts (Sykes & Matza, 1957). These techniques are a framework that provides insight into how people might develop and use arguments to exonerate themselves from the self-degradation stemming from norm violation. The framework is analogous to a learned, but publicly unstated set of motives that people can use to insulate themselves from self-blame.

Sykes & Matza (1957) suggested that individuals employ five neutralization techniques in order to justify or excuse inappropriate behavior. When using the technique ‘denial of responsibility’ the individual argues that he or she is not personally accountable for the aberrant behavior because factors beyond one’s control were operating (e.g. ‘I couldn’t help myself, I was desperate’). ‘Denial of injury’ holds that the individual contends that the aberrant activity is not really serious because no party directly suffered as a result of it (e.g. ‘What’s the big deal? No one was hurt’). Applying the ‘denial of victim’ technique, the individual counters the blame for personal actions by arguing that the violated party deserved whatever happened (e.g. ‘If they are foolish enough to believe that, it’s their own fault they were taken advantage of’). ‘Condemning the condemners’ contains that the individual deflects accusations of misconduct by pointing out that those who would condemn engage in similarly disapproved activities (e.g. ‘I was only doing what others do all the time’). Finally, when using the technique ‘Appeal to higher loyalties’, the individual argues that aberrant behavior is the result of an attempt to actualize some higher-order ideal or value (e.g. ‘I did it because it was better for all concerned’). Sykes & Matza (1957) noted that the use of these techniques should not be interpreted as a complete rejection of conventional norms. Individuals who

apply a technique within a particular exchange setting seldom feel the norms they are violating should be replaced, but rather that these norms not or should not apply under some special circumstances (Grove, Vitell & Strutton, 1989; Vitell & Grove, 1987).

Strutton, Vitell & Pelton (1994) related the techniques of neutralization to consumer ethics in order to provide possible explanations for unethical consumer behavior in the retail setting. Differentiating between an acquisition and a disposition situation, they concluded that the latter one is more likely to prompt consumer use of the techniques of neutralization. Furthermore, the data suggested that the ‘condemning the condemners’ and ‘denial of victim’ techniques were most likely to be applied by consumers. These two techniques share a common characteristic, that is the acceptance of either signifies that the consumer perceives the retailing victim has previously engaged in some form of misbehavior that stimulates and excuses the misbehavior (Strutton et al., 1994). In another study Strutton, Pelton & Ferrell (1997) investigated how ‘Primal boomers’ and ‘Thirteeners’ differ in their use of the techniques of neutralization as implicit consumer codes that facilitate unethical consumer behavior. Also Rosenbaum & Kuntze (2003) took these techniques of neutralization into account when investigating the relationship between anomie (i.e. the (perceived) absence of laws or norms) and consumers’ unethical retail disposition.

6. Conclusion

Without claiming to be exhaustive, the present literature review allows us to draw some important general conclusions. Consumer ethics research has grown substantially since the 1990s and has provided valuable insights into the ways people respond to the ethical and moral challenges of living in contemporary consumption environments. Key theoretical conceptualizations throughout the literature have been the ethical decision-making model of Hunt & Vitell (1986, 1993), the Consumer Ethics Scale of Muncy and Vitell (Muncy & Vitell, 1992; Vitell & Muncy, 1992), Forsyth's (1980, 1992) ethical ideology and Machiavellianism. Relying on these primary denominators, extensive empirical research has been conducted. However, the consumer ethics literature to date has mainly focused on the cultural environment and descriptive personal characteristics to explore consumers' ethical beliefs. Little research has concentrated on more tangible factors that may influence consumers' ethical beliefs, and, more importantly (un)ethical behavioral decisions. A more thorough understanding of consumers' motivation to take advantage of the seller might provide a better insight into the why of unethical consumer behavior. In the next chapters we outline the way we attempted to make a significant contribution to the existing consumer ethics literature by considering (1) additional individual characteristics (i.e. consumers' personal values in Chapter III), (2) situational circumstances (i.e. the relationship with the retailer in Chapter IV and Chapter V) and (3) affective experiences (i.e. the guilt emotion in Chapter VI and Chapter VII).

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Appendix

- Consumer Ethics Scale (CES – Muncy & Vitell, 1992; Vitell & Muncy, 1992)
- Ethics Position Questionnaire (EPQ – Forsyth, 1992)
- MACH IV (Christie & Geis, 1970)
- Overview empirical research: Consumer ethics & Cultural environment
- Overview empirical research: Consumer ethics & Personal characteristics
- Overview other empirical research

Consumer Ethics Scale (CES – Muncy & Vitell, 1992; Vitell & Muncy, 1992)

Actively benefiting from an illegal action

1. Changing price tags on merchandise in a retail store.
2. Drinking a can of soda in a supermarket without paying for it.
3. Reporting a lost item as 'stolen' to an insurance company in order to collect the money.
4. Giving misleading price information to a clerk for an unpriced item.
5. Returning damaged merchandise when the damage is your own fault.

Passively benefiting at the expense of others

6. Getting too much change and not saying anything.
7. Lying about a child's age in order to get a lower price.
8. Not saying anything when the waitress miscalculates the bill in your favor.

Actively benefiting from a questionable behavior

9. Returning merchandise to a store by claiming that it was a gift when it was not.
10. Stretching the truth on an income tax return.
11. Using an expired coupon for merchandise.
12. Using a coupon for merchandise that you did not buy.
13. Not telling the truth when negotiating the price of a new automobile.

No harm, no foul

14. Using computer software or games that you did not buy.
15. Recording an album instead of buying it.
16. Spending over two hours trying on different dresses and not purchasing any.
17. Taping a movie off the television.
18. Returning merchandise after trying it and not liking it.

Ethics Position Questionnaire (EPQ – Forsyth, 1980)

Idealism

1. A person should make certain that their actions never intentionally harm another even to a small degree.
2. Risks to another should never be tolerated, irrespective of how small the risks might be.
3. The existence of potential harm to others is always wrong, irrespective of the benefits gained.
4. One should never psychologically or physically harm another person.
5. One should not perform an action that might in any way threaten the dignity and welfare of another individual.
6. If an action could harm an innocent other, then it should not be done.
7. Deciding whether or not to perform an act by balancing the positive consequences of the act against the negative consequences of the act is immoral.
8. The dignity and welfare of people should be the most important concern in any society.
9. It's never necessary to sacrifice the welfare of others.
10. Moral actions are those which closely match ideals of the most "perfect" action.

Relativism

11. There are no ethical principles that are so important that they should be a part of any code of ethics.
12. What is ethical varies from one situation and society to another.
13. Moral standards should be seen as being individualistic; what one person considers being moral may be judged to be immoral by another person.
14. Different types of moralities cannot be compared as to rightness.
15. What is ethical for everyone can never be resolved since what is moral or immoral is up to the individual.
16. Moral standards are simply personal rules which indicate how a person should behave, and are not to be applied in making judgments of others.
17. Ethical considerations in interpersonal relations are so complex that individuals should be allowed to formulate their own individual codes.
18. Rigidly codifying an ethical position that prevents certain types of actions stand in the way of better human relations and adjustment.
19. No rule concerning lying can be formulated; whether a lie is permissible or not permissible totally depends upon the situation.
20. Whether a lie is judged to be immoral depends upon the circumstances surrounding the actions.

MACH IV (Christie & Geis, 1970)

1. Never tell anyone the real reason you did something unless it is useful to do so.
2. The best way to handle people is to tell them what they want to hear.
3. One should take action only when sure it is morally right.
4. Most people are basically good and kind.
5. It is safest to assume that all people have a vicious streak and it will come out when given the chance.
6. Honesty is the best policy in all cases.
7. There is no excuse for lying to someone else.
8. Generally speaking, people won't work hard unless they're forced to do so.
9. All in all, it is better to be humble and honest than to be important and dishonest.
10. When you ask someone to do something for you, it is best to give the real reasons for wanting it rather than giving reasons which carry more weight.
11. People who get ahead in the world lead clean, moral lives.
12. Anyone who completely trusts others is asking for big trouble.
13. The biggest difference between criminals and others is that criminals are stupid enough to get caught.
14. Most people are brave.
15. It is wise to flatter important people.
16. It is possible to be good in all respects.
17. Barnum was wrong when he said that there's a sucker born every minute.
18. It is hard to get ahead without cutting corners.
19. People suffering from incurable diseases should have the choice of being put painlessly to death.
20. Most people forget more easily the death of their father than the loss of their property.

Overview empirical research: Consumer ethics & Cultural environment

One country or (sub-)culture

- | | |
|---------------------|--|
| - African Americans | Swaidan, Vitell & Rawwas (2003) |
| - Austria | Rawwas (1996) |
| - Belgium | Van Kenhove, Vermeir & Verniers (2001) |
| - Egypt | Al-Khatib, Dobie & Vitell (1995) |
| - Hong Kong | Chan, Wong & Leung (1998) |
| - Japan | Erffmeyer, Keillor & LeClair (1999) |
| - Romania | Al-Khatib, Robertson & Lascu (2004) |
| - U.S. | Muncy & Eastman (1998); Muncy & Vitell (1992); Vitell, Lumpkin & Rawwas (1991); Vitell & Muncy (1992, 2005); Vitell & Paolillo (2003); Vitell, Singhapakdi & Thomas (2001) |

Cross-cultural

- | | |
|---|---|
| - Egypt, Kuwait, Oman & Saudi Arabia | Al-Khatib, Vitell, Rexeisen & Rawwas (2005) |
| - Egypt & Lebanon | Rawwas, Vitell & Al-Khatib (1994) |
| - Ireland & Lebanon | Rawwas, Patzer & Vitell (1998) |
| - Hong Kong & Northern Ireland | Rawwas, Patzer & Klassen (1995) |
| - Kuwait, Oman & Saudi Arabia | Al-Khatib, Stanton & Rawwas (2005) |
| - Northern & Southern Europe:
Germany, Denmark, Scotland, the
Netherlands, Spain, Italy, Greece &
Portugal | Polonsky, Brito, Pinto & Higgs-Kleyn (2001) |
| - U.S. & Australia | Rawwas, Strutton & Johnson (1996) |
| - U.S. & Egypt | Al-Khatib, Vitell & Rawwas (1997) |
| - U.S. & Korea | Lee & Sirgy (1999) |
| - U.S. & Malaysia | Singhapakdi, Rawwas, Marta & Ahmed (1999). |
| - U.S & Turkey | Rawwas, Swaidan & Oyman (2005) |
| - U.S., New Zealand & Singapore | Fullerton, Taylor & Gosh (1997) |
| - U.S./Canada, Japan, France & Sweden | Vitell, Nwachukwu & Barnes (1993) |
| - U.S., Ireland, Austria, Egypt, Lebanon,
Hong Kong, Indonesia & Australia | Rawwas (2001) |

Overview empirical research: Consumer ethics & Personal characteristics

Socio-demographic variables

- Age	+	Dubinsky, Natarajan & Huang (2005); Erffmeyer, Keillor & LeClair (1999); Fullerton, Kerch & Dodge (1996); Muncy & Vitell (1992); Rawwas & Singhapakdi (1998); Swaidan, Vitell & Rawwas (2003); Vitell, Lumpkin & Rawwas (1991)
- Gender	Females > males No effect	Ang, Cheng, Lim & Tambyah (1996); Rawwas (1996) Fullerton, Kerch & Dodge (1996); Swaidan, Vitell & Rawwas (2003); Swaidan, Vitell, Rose & Gilbert (2006); Van Kenhove, Vermeir & Verniers (2001)
- Education	-	Fullerton, Kerch & Dodge (1996); Muncy & Vitell (1992)
	+	Dubinsky, Natarajan & Huang (2005); Swaidan, Vitell & Rawwas (2003); Swaidan, Vitell, Rose & Gilbert (2006)
- Income	-	Dubinsky, Natarajan & Huang (2005); Fullerton, Kerch & Dodge (1996); Muncy & Vitell (1992)
- Marital status	-	Erffmeyer, Keillor & LeClair (1999)
.	+	Swaidan, Vitell & Rawwas (2003)

Attitudinal characteristics

- Attitude towards business	-	Chan, Wong & Leung (1998); Vitell & Muncy (1992)
- Attitude towards illegal acts	+	

Individual differences

- Propensity to take risks	-	Rallapalli, Vitell, Wiebe & Barnes (1994)
- Need for autonomy		
- Need for innovation		
- Need for aggression		
- Need for social desirability	+	Rallapalli, Vitell, Wiebe & Barnes (1994)
- Problem solving style		
- Need for closure	+	Van Kenhove, Vermeir & Verniers (2001)
- Consumer alienation	-	Muncy & Vitell (1992); Vitell Singhapakdi & Thomas (2001); Vitell & Paolillo (2003)
- Materialism	-	Muncy & Eastman (1998)
	No effect	Vitell, Singhapakdi & Thomas (2001)
- Value consciousness	-	Ang, Cheng, Lim & Tambyah (2001)
	No effect	Vitell, Singhapakdi & Thomas (2001)

Overview other empirical research

Religion

- | | | |
|--|--|---|
| - Religiousness | Intrinsic:
+
Extrinsic:
no effect | Vitell, Paolillo & Singh (2005, 2006) |
| - Comparison Christian,
Islam & Buddhism religion | | Cornwell, Cui, Mitchell, Schlegelmilch,
Dzulkiflee & Chan (2005) |

Cognitive moral development

Rawwas, Patzer & Klassen (1995); Rawwas,
Patzer & Vitell (1998); Rawwas &
Singhapakdi (1998)

Techniques of neutralization

Rosenbaum & Kuntze (2003); Strutton, Vitell
& Pelton (1994); Strutton, Pelton & Ferrell
(1997)

CHAPTER III

AN EMPIRICAL INVESTIGATION

OF THE RELATIONSHIPS AMONG A CONSUMER'S

PERSONAL VALUES, ETHICAL IDEOLOGY

AND ETHICAL BELIEFS

This chapter is based on Steenhaut S. & P. Van Kenhove (2006),
An Empirical Investigation of the Relationships among a Consumer's Personal Values,
Ethical Ideology, and Ethical Beliefs, *Journal of Business Ethics*, 64 (2), 137-155.

Chapter III

An Empirical Investigation of the Relationships among a Consumer's Personal Values, Ethical Ideology and Ethical Beliefs

1. Abstract

This study provides a partial test of the Hunt-Vitell theory (1986, 1993) within the consumer ethics context. Using structural equation modeling, the relationships among an individual's personal values (conceptualized by the typology of Schwartz, 1992), ethical ideology and ethical beliefs are investigated. The validity of the model is assessed in a two-step procedure. First, a measurement model of constructs is tested for key validity dimensions. Next, the hypothesized causal relationships between personal values and ethical beliefs are examined in several path models, comparing no mediation, partial and complete mediation effects of ethical ideology. The empirical results (n=609) indicate that individual differences in value priorities (resultant conservation and resultant self-enhancement) directly and indirectly (through idealism) influence the judgment of ethically questionable consumer practices. These findings may significantly contribute to the theoretical understanding of consumers' ethical decision-making.

2. Introduction

The most widely accepted theory which provides a framework for understanding ethical decision-making processes is the Hunt-Vitell model (1986, 1993). This theory identified an individual's moral philosophy, or ethical ideology, as the key factor to explain differences in ethical judgments and behavior. Hunt and Vitell (1986, 1993) further noted that this ethical orientation is influenced by several background factors, among others an individual's personal characteristics. Since complete testing of this comprehensive theory is difficult, only partial tests have been attempted by several researchers (Singhapakdi & Vitell, 1993b), especially with regard to the relationship between ethical ideology and ethical judgments in various contexts. Relatively little conceptual or empirical attention has been devoted to the antecedents of an individual's moral philosophy (Kleiser et al., 2003; Singhapakdi et al., 1999c).

An individual's value system is incorporated (among other personal factors) in the Hunt-Vitell model (1986, 1993), and also other theoretical frameworks (e.g. Ferrell & Gresham, 1985), as an important determinant of ethical decision-making. In the business ethics context, empirical studies have demonstrated the influence of basic human values on the judgment of unethical activities (e.g. Douglas et al., 2001; Finegan, 1994; Fritzsche, 1995; Giacalone & Jurkiewicz, 2003; Singhapakdi & Vitell, 1993b), on moral philosophies (e.g. Singhapakdi & Vitell, 1993a), and on marketers' professional values and marketing norms (e.g. Rallapalli et al., 2000; Singhapakdi et al., 1995; Singhapakdi et al., 1999a).

However, ethics are not only an issue for the seller side of the buyer/seller dyad. Consumers are major participants in the business process and not considering them in ethics research

could result in an incomplete understanding of that process (Vitell, 2003). In the last decade an important stream of research has emerged involving (un)ethical consumer behavior (for a recent overview see Vitell, 2003). Within this domain, many studies identified the two dimensions of Forsyth's (1980) ethical ideology, i.e. idealism and relativism, as important determinants of consumers' evaluation of ethically questionable consumer activities (e.g. Erffmeyer et al., 1999; Rawwas et al., 1995; Singhapakdi et al., 1999b; Swaidan et al., 2003). Research on a consumer's value system as antecedent of both moral philosophy and ethical beliefs has been rather scarce (e.g. Rawwas et al., 2004; Rawwas & Isakson, 2000) although personal values are generally acknowledged to be very helpful in explaining and understanding a wide spectrum of consumer behavior across many situations (Rokeach, 1973; Schwartz, 1992). Among others, values have been used to explain purchase of organic food (Grunert & Juhl, 1995), ecological behavior (Ellen, 1994; McCarty & Shrum, 1994), cigarette smoking (Grube et al, 1984), mall shopping attitude and behavior (Shim & Eastlick, 1998), internet use (Schiffman et al., 2003), innovativeness (Steenkamp et al, 1999), existence of market segments (Brangule-Vlagsma et al., 2002; Madrigal & Kahle, 1994; ter Hofstede et al., 1999), and academic dishonesty (Rawwas et al., 2004; Rawwas & Isakson, 2000).

The purpose of the present study is two-fold. A first objective is to scrutinize basic human values as antecedents of consumer ethics, more specifically the influence of individual differences in value priorities on the judgment of ethically questionable consumer practices. The closer we move to an understanding of what causes some people to behave unethically while others do not, the better we will be able to prevent consumers from benefiting at the expense of the seller by committing an unethical act. A second, more theoretical aim is to provide an additional partial test of the relationships postulated in the Hunt-Vitell model within a consumer context, as suggested by Vitell (2003). Using structural equation modeling,

the relationships among personal values, ethical ideology and ethical beliefs are addressed. Different path models are tested to investigate the individual's moral philosophy as intervening variable between his/her personal values and judgments of ethically questionable consumer practices.

3. Personal values

Personal values can be defined as “concepts or beliefs about desirable end states or behaviors that transcend specific situations, guide selection or evaluation of behavior and events, and are ordered by relative importance” (Schwartz & Bilsky, 1987, p.551). They are socially approved verbal representations of basic motivations (Rokeach, 1973; Schwartz, 1992). Values convey what is important to us in our lives. Each person holds numerous values with varying degrees of importance. A particular value may be very important to one person but unimportant to another.

Probably the most important stream of research on personal values in the past decade has been conducted by Schwartz and his colleagues (e.g. Schwartz, 1992; Schwartz & Sagiv, 1995). Building on and extending Rokeach's (1973) work, Schwartz derived a typology of values. Based on the universal requirements of human existence (i.e. biological needs, interpersonal coordination and social institutional demands to ensure group welfare), the Schwartz (1992) Value Theory defines 10 broad values according to the motivation that underlies each of them. These values are presumed to encompass the range of motivationally distinct values recognized across cultures. Table 3.1 provides the definitions of each broad value and lists specific value items that represent it.

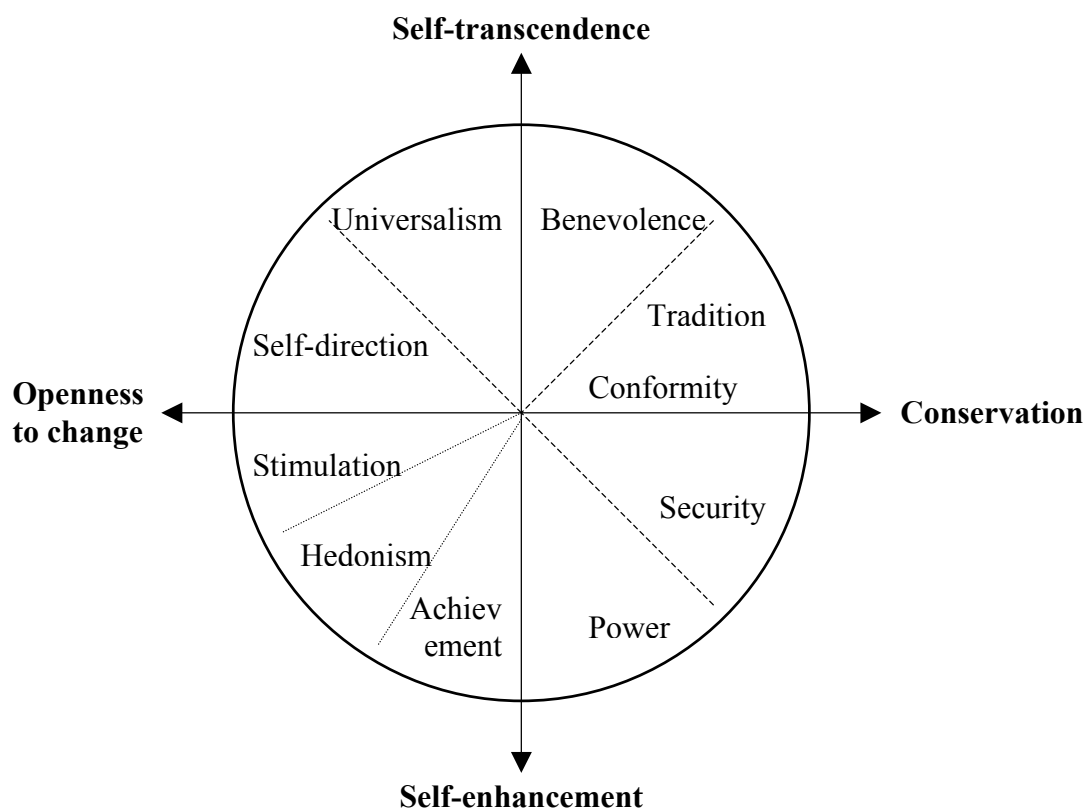
Table 3.1: Definitions of types of values and the items that represent and measure them

Value	Definition & Items
<u>Power</u>	Social status and prestige, control or dominance over people and resources (Social power, authority, wealth)
<u>Achievement</u>	Personal success through demonstrating competence according to social standards (Successful, capable, ambitious, influential)
<u>Hedonism</u>	Pleasure and sensuous gratification for oneself (Pleasure, enjoying life)
<u>Stimulation</u>	Excitement, novelty, and challenge in life (Daring, a varied life, an exciting life)
<u>Self-direction</u>	Independent thought and action-choosing, creating, exploring (Creativity, freedom, independent, curious, choosing own goals)
<u>Universalism</u>	Understanding, appreciation, tolerance and protection of the welfare of all people and of nature (Broadminded, wisdom, social justice, equality, a world at peace, a world of beauty, unity with nature, protecting the environment)
<u>Benevolence</u>	Preservation and enhancement of the welfare of people with whom one is in frequent personal contact (Helpful, honest, forgiving, loyal, responsible)
<u>Tradition</u>	Respect, commitment and acceptance of the customs and ideas that traditional culture or religion provide the self (Humble, accepting my portion of life, devout, respect for tradition, moderate)
<u>Conformity</u>	Restraint of actions, inclinations, and impulses likely to upset or harm others and violate social expectations or norms (Politeness, obedient, self-discipline, honoring parents and elders)
<u>Security</u>	Safety, harmony and stability of society, of relationships, and of self (Family security, national security, social order, clean, reciprocation of favors)

Source: Schwartz S.H. (1992), Universals in the Content and Structure of Values: Theoretical Advances and Empirical Tests in 20 Countries, in M.P. Zanna (ed.), *Advances in Experimental Social Psychology Vol.25* (p.1-65), Academic Press, Orlando.

The most important feature of this theory is the structure of dynamic relations among the 10 values. It postulates that actions expressive of any value have practical, psychological, and social consequences that may conflict or be compatible with the pursuit of other values. For example, actions intended to foster social order (a security value) also are likely to promote obedience (a conformity value). However, these same actions are likely to conflict with actions that promote self-direction values such as independence and freedom. The circular structure in Figure 3.1 portrays the total pattern of relations of conflict and congruity among values.

Figure 3.1: Theoretical model of relations among 10 motivational types of values



Source: Schwartz S.H. (1992), Universals in the Content and Structure of Values: Theoretical Advances and Empirical Tests in 20 Countries, in M.P. Zanna (ed.), *Advances in Experimental Social Psychology Vol.25* (p.1-65), Academic Press, Orlando.

Conflicting values are in opposing directions from the center; congruent values are adjacent to one another in the circle. The circular arrangement of the values represents a motivational continuum. The closer any two values in either direction around the circle, the more similar their underlying motivations; and the more distant any two values, the more antagonistic their underlying motivations.

Extensive research has assessed the theory in over 200 samples in more than 60 countries from every inhabited continent (representative national samples, school teachers, university students, adolescents, samples of workers in specific occupations) (Schwartz & Boehnke, 2004). These studies concluded that the data largely support (1) the distinctiveness of the 10 values, (2) the idea that these values are comprehensive of the major, motivationally distinctive types of values, and (3) the ordering of values postulated by the circumplex structure (Schwartz, 1992, 1994; Schwartz & Bardi, 2001; Schwartz & Sagiv, 1995).

4. Hypotheses

The ten value types can be organized in four higher order value domains that form two basic bipolar dimensions, i.e. conservation versus openness to change and self-enhancement versus self-transcendence (see Figure 3.1). These two dimensions constitute the most fundamental aspect of the Schwartz Value Theory (Schwartz & Sagiv, 1995) and are the focus of this article.

The *conservation versus openness to change* dimension arrays “values in terms of the extent to which they motivate people to preserve the status quo and the certainty it provides in

relationships with close others, institutions, and traditions versus to follow their own emotional and intellectual interests in unpredictable and uncertain directions” (Schwartz, 1992, p.43). The three value types underlying the conservation pole are security, conformity, and tradition. The value types pertaining to the higher-order type openness to change are self-direction, stimulation and hedonism².

The second bipolar dimension, *self-enhancement versus self-transcendence*, arrays “values in terms of the extent to which they motivate people to enhance their own personal interests (even at the expense of others) versus to transcend selfish concerns and promote the welfare of others, close and distant, and of nature” (Schwartz, 1992, p.43). Underlying the self-enhancement pole are power and achievement. Self-transcendence encompasses the value types universalism and benevolence.

4.1. Personal values & Ethical beliefs

Previous consumer ethics studies examined the relationship between diverse personality traits and consumers’ ethical beliefs. Although personality traits are distinct from values, they are conceptually related to the overarching Schwartz value typology, giving support for our expectations. Rallapalli et al. (1994) found that unethical consumers were likely to have a high propensity to take risks and a high need for innovation, whereas ethical consumers were more likely to possess a high need to follow social desirable behavior. Van Kenhove et al.

² The position of hedonism in Schwartz’s theory is not clear-cut. Schwartz (1992) argues that it is related to both openness to change and self-enhancement. Past research (e.g. Feather, 1995; Steenkamp et al., 1999) included hedonism within the self-enhancement domain. However, recently Schwartz & Boehnke (2004) made an extensive quantitative evaluation of the theory of the structure of human values. They concluded that, although the hedonism values are correlated significantly with both openness and self-enhancement, it is clearly closer to openness to change. Therefore, we included the hedonism value type within the openness to change value domain.

(2001) investigated the influence of need for closure (i.e. the desire for clear, definite, or unambiguous knowledge that will guide perception and action, as opposed to the undesirable alternative or ambiguity and confusion, Kruglanski, 1989) on ethical beliefs and concluded that individuals with a high need for closure tend to have beliefs that are ethical.

Following these prior research findings, conservation goals are likely to be congruent with an ethical disposition, as unethical consumer practices involve breaking traditional patterns of behavior and violating expectations and norms. In contrast, openness to change values are likely to be congruent with an unethical disposition because unethical consumer practices provide the opportunity to experience some variety and stimulation through change from established patterns. The more importance a consumer attaches to conservation relative to openness to change, i.e. ‘resultant conservation’ (Feather, 1995), the more likely the consumer is to let his/her life be guided by customs, traditions and standards rather than taking challenges to experience excitement and to explore opportunities. Therefore, we hypothesize that the consumer will be more likely to evaluate ethically questionable consumer actions as inappropriate when giving relative more priority to conservation compared to openness to change. In other words, resultant conservation is likely to be congruent with an ethical disposition.

H1: Resultant conservation will result in an intolerant judgment of unethical consumer practices

Another construct that has been frequently related to consumers’ ethical judgments is the Machiavellian trait. Machiavellianism can be defined as a “negative epithet, indicating at least an immoral way of manipulating others to accomplish one’s objectives” (Hunt & Chonko,

1984, p.30). High Machiavellians manipulate more, win more, and are persuaded less, whereas low Machiavellians are more concerned with the interests of others and less with their personal gain. Several studies have related this construct to consumer ethics and found a negative relationship: highly Machiavellian people show little concern for conventional morality and are more likely to engage in unethical behavior when their rational self-interest is involved (e.g. Erffmeyer et al., 1999; Rawwas et al., 1995; Van Kenhove et al., 2001).

Following these previous findings, self-enhancement goals are likely to be congruent with an unethical disposition, because unethical consumer practices involve promoting personal interests, with little or no regard for others. In contrast, self-transcendence values are likely to be congruent with an ethical disposition as these are concerned with the harm that ethical transgressions can do to others. The more importance a consumer attaches to self-enhancement relative to self-transcendence, i.e. 'resultant self-enhancement (Feather, 1995), the more likely the consumer is to safeguard his/her own wellbeing and interests, rather than taking into account and preserving the welfare of others. Therefore, we hypothesize that the consumer will be more likely to evaluate ethically questionable practices as appropriate when giving relative more priority to self-enhancement compared to self-transcendence. In other words, resultant self-enhancement will be congruent with an unethical disposition.

H2: Resultant self-enhancement will result in a tolerant judgment of unethical consumer practices

4.2. Ethical ideology & Ethical beliefs

In the Hunt-Vitell model (1986, 1993) an individual's moral philosophy is the key factor of differences in ethical judgments. These moral philosophies are deontological and teleological in nature. While the deontological evaluation focuses on the specific actions or behaviors of the individual, the teleological evaluation stresses the consequences of the action or behavior. Forsyth (1980, 1992) conceptualized two evaluative dimensions that have long been used to classify an individual's ethical and moral judgments: idealism and relativism. Idealism refers to the degree to which an individual believes that the right decision can be made in an ethically questionable situation. This is essentially the deontological perspective that embodies concern for others' welfare. Idealistic individuals believe that there is a morally correct alternative that will not harm others. Less idealistic individuals may make decisions irrespective of the impact on others. Relativism, on the other hand, refers to the rejection of universal rules in making ethical judgments and focuses on the social consequences of behavior (i.e. teleological perspective). High relativists evaluate the current situation and use this as the basis for making a judgment. Low relativists believe that standard rules can be applied regardless of the issue at hand.

Many empirical studies have used Forsyth's (1980, 1992) ethical ideology to explore the ethics of various groups. Some of that research has used ethical ideology to examine the ethical beliefs of consumers from within one country or culture, including Egypt (Al-Khatib et al., 1995); Japan (Erffmeyer et al., 1999); Belgium (Van Kenhove et al., 2001); Austria (Rawwas, 1996); Africa (Swaidan et al., 2003); Romania (Al-Khatib et al., 2004); and the U.S. (Vitell et al., 1991). Other research has used personal moral philosophies to compare the ethical beliefs of consumers from two or more countries, such as the U.S. and Egypt (Al-

Khatib et al., 1997); the U.S. and Korea (Lee & Sirgy, 1999); Egypt and Lebanon (Rawwas et al., 1994); Hong Kong and Northern Ireland (Rawwas et al., 1995); the U.S. and Turkey (Rawwas et al., 2005); the U.S. and Malaysia (Singhapakdi et al., 1999b). These studies all concluded that idealism is associated with greater ethicality whereas relativism is associated with lower ethicality. For example, Erffmeyer et al. (1999) found that Japanese consumers who were more idealistic tended to think that ethically questionable consumer situations were more wrong, whereas relativistic consumers were more likely to perceive these situations as less wrong. Similarly, Rawwas et al. (1995) found that Hong Kong consumers who score high on idealism were more likely to reject questionable practices compared to Northern Irish consumers who scored high on relativism. In another study, Singhapakdi et al. (1999b) found that Malaysian consumers with a relativistic philosophy were more likely to have lower ethical perceptions than did those with a low score on relativism. Swaidan et al. (2003) concluded that idealism positively influences Africans' ethical beliefs.

Although the relations between an individual's ethical ideology and ethical beliefs have been supported in prior research, these hypotheses are explicitly formulated because they are incorporated in our research model (cf. Figure 3.2).

H3: Idealism will have a positive effect on the judgment of unethical consumer practices

H4: Relativism will have a negative effect on the judgment of unethical consumer practices

4.3. Personal values & Ethical ideology

The Hunt-Vitell theory (1986, 1993) postulated that an individual's ethical ideology is anteceded by his/her value priorities (among others). This is consistent with Homer & Kahle (1988) who view personal values as the most abstract cognitions, affecting consumer behavior through mediating, more domain specific factors. Huffman et al. (2000) proposed a hierarchical structure with six discrete levels of goals wherein higher-level (vs. low-level) goals are more abstract, more inclusive, and less mutable. Personal values represent the highest level in this framework, shaping and giving meaning to all goals at lower level. Following these frameworks, an individual's moral philosophy can be interpreted as an ethical value system (i.e. more domain specific factor or lower level goal) affected by basic human values.

Idealism taps whether a consumer believes that acts should be judged as right or wrong, independent of how they are applied, or whether the ultimate determinant of right and wrong depends upon the outcomes produced by the action (Forsyth, 1992). Highly idealistic individuals adhere to moral absolutes and traditional norms when making ethical judgments. They are less willing to make exceptions to guidelines and are more committed to taking steps that produce desirable outcomes. On the contrary, less idealistic individuals are less sensitive to the welfare of others and assume that harm will sometimes be necessary to produce good.

In a business ethics context Singhapakdi & Vitell (1993a) related the list of values (LOV) of Kahle (1983) to marketers' moral philosophies and concluded that idealism is positively correlated with warm relationships with others, being well respected, security, a sense of belonging, and self-respect. Rallapalli et al. (2000) found that marketers' deontological norms

were negatively correlated with excitement, fun and enjoyment in life and sense of accomplishment.

Therefore, we expect the more importance the consumer attaches to conservation relative to openness to change, i.e. 'resultant conservation' (Feather, 1995), the more likely the consumer is to be idealistic. Whereas, the more importance a consumer attaches to self-enhancement relative to self-transcendence, i.e. 'resultant self-enhancement' (Feather, 1995), the less likely the consumer is to be idealistic.

H5a: Resultant conservation will be positively associated with idealism

H5b: Resultant self-enhancement will be negatively associated with idealism

Relativism taps the extent to which a consumer sees his or her own ethical standards as context-bound and subjective versus universal (Forsyth, 1992). Highly relativistic individuals embrace a moral philosophy based on skepticism. They generally feel that ethical actions depend upon the nature of the situation and the individuals involved, and when judging others they weigh the circumstances more than the ethical principle that was violated. Less relativistic individuals emphasize the importance of traditions and universal standards.

Singhapakdi & Vitell (1993a) found that marketers' relativistic philosophy appeared to be positively correlated with excitement, and fun and enjoyment in life, and negatively with self-respect.

Therefore, we expect the more importance a consumer attaches to conservation relative to openness to change, i.e. 'resultant conservation' (Feather, 1995), the less likely the consumer

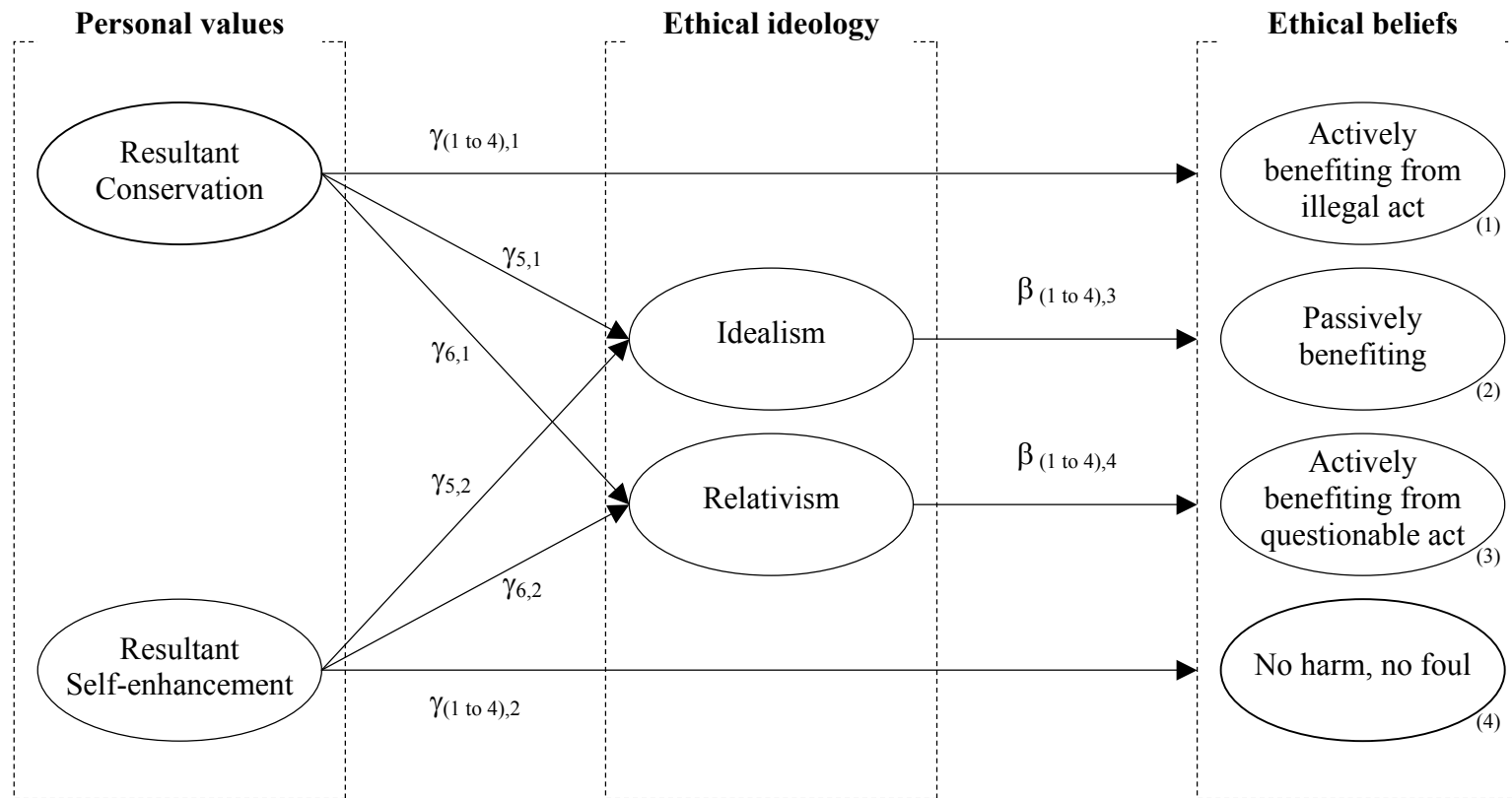
is to be relativistic. Whereas, the more importance a consumer attaches to self-enhancement relative to self-transcendence, i.e. 'resultant self-enhancement' (Feather, 1995), the more likely the consumer is to be relativistic.

H6a: Resultant conservation will be negatively associated with relativism

H6b: Resultant self-enhancement will be positively associated with relativism

The above hypotheses are summarized in Figure 3.2. The key question in this research model is the influence of individual differences in value priorities on a consumer's ethical judgments. Several path models will be examined, comparing no mediation, partial and complete mediation effects of ethical ideology.

Figure 3.2: Research model



Non-mediation model: $\gamma_{(1 \text{ to } 4),1} - \gamma_{(1 \text{ to } 4),2}$

Complete mediation model: $\gamma_{(5-6),1} - \gamma_{(5-6),2} - \beta_{(1 \text{ to } 4),3} - \beta_{(1 \text{ to } 4),4}$

Partial mediation model: $\gamma_{(1 \text{ to } 4),1} - \gamma_{(1 \text{ to } 4),2} - \gamma_{(5-6),1} - \gamma_{(5-6),2} - \beta_{(1 \text{ to } 4),3} - \beta_{(1 \text{ to } 4),4}$

5. Methodology

5.1. Sample and Procedure

Data were collected by means of an electronic survey, developed by using the software program Web Surveyor. The link to the survey was posted on the website of a nationwide newspaper. A final sample of 609 usable questionnaires was collected. Table 3.2 gives an overview of the characteristics of the sample.

Table 3.2: Sample descriptives

<u>Gender</u>	Male	56.0%
	Female	44.0%
<u>Age</u>	<=24	27.4%
	25-34	31.7%
	35-44	18.8%
	45-54	15.1%
	55+	6.9%
<u>Education</u>	Primary education	4.8%
	Secondary education	31.6%
	Higher education short type	26.8%
	Higher education long type	29.4%
	Postgraduate education	7.4%
<u>Occupation</u>	Worker	6.0%
	Employee	52.1%
	Executive	11.3%
	Profession	2.2%
	Self-employed	3.5%
	House keeping	1.5%
	Student	16.0%
	Retired	4.6%
	Unemployed	2.4%

N=609

5.2. Measurement of constructs

Ethical beliefs were measured by the Consumer Ethics Scale (CES) developed by Muncy & Vitell (1992) and Vitell & Muncy (1992). This scale investigates the extent to which consumers believe that certain questionable behaviors are either appropriate or inappropriate. These consumer practices can be divided into four categories: (1) ‘actively benefiting from an illegal activity’, i.e. actions that are initiated by the consumer and that are almost universally perceived as illegal (e.g. changing price tags on merchandise in a retail store, drinking a can of soda in a supermarket without paying for it); (2) ‘passively benefiting at the expense of others’, i.e. actions whereby the consumer takes advantage of a seller’s mistake (e.g. getting too much change and not saying anything, lying about a child’s age in order to get a lower price); (3) ‘actively benefiting from a questionable behavior’, i.e. the consumer is involved in an action that may not necessarily be perceived as illegal (e.g. using an expired coupon for merchandise, returning merchandise to a store claiming that it was a gift when it was not); and (4) ‘no harm/no foul’, i.e. actions perceived as doing little or no harm (e.g. recording an album instead of buying it, spending over an hour trying on different dresses and not purchasing any). Respondents were asked to evaluate the 18 unethical situations, randomly ordered, using a 5-point likert scale with higher scores indicating a more intolerant judgment (1 ‘very appropriate’ to 5 ‘very inappropriate’), i.e. ethical disposition.

To measure idealism and relativism (i.e. *ethical ideology*) the Ethics Position Questionnaire (EPQ) of Forsyth (1980, 1992) was used. Respondents were asked to indicate their (dis)agreement with the 20 items, using a 5-point likert scale, ranging from 1 ‘totally disagree’ to 5 ‘totally agree’.

Personal values were assessed using the 56-item Schwartz Value Survey (SVS, Schwartz, 1994). The instructions and scoring procedure developed by Schwartz (Schwartz & Sagiv, 1995) were employed. Each value was rated on a 9-point importance scale, ranging from –1 ‘opposed to my values’, to 0 ‘not important’, to 3 ‘important’, to 7 ‘supreme importance’. Prior to rating the values, respondents were asked to chose and rate their most and least important value.

For an overview of the scale items, we refer to the appendix. In this research Dutch versions of the scales were used: CES and EPQ taken from Van Kenhove et al. (2001) and SVS provided by Schwartz & Huismans (1995).

To control for common method error variance, the scales were randomized and multiple filler items were included in the questionnaire.

6. Research results

To test the hypotheses, we developed a structural equation model using Lisrel 8.53 (Jöreskog & Sörbom, 2002). The validity of the model was assessed in a two-step procedure. First a measurement model of constructs was tested for key validity dimensions (unidimensionality, convergent validity, reliability and discriminant validity). Next, the hypothesized causal relationships were estimated in several structural path models, investigating which model fitted the data best.

6.1. Measurement model

To evaluate unidimensionality and convergent validity of the measured constructs (i.e. the four categories of ethical beliefs, the two dimensions of ethical ideology and the ten personal values), a maximum likelihood confirmatory factor analysis (CFA) was undertaken. After several iterations, dropping various items, a satisfactory 16-factor model was obtained ($\chi^2(2157)=4530$; RMSEA=.043; Tucker Lewis Index NNFI=.96; SRMR=.053; GFI=.82). Reliabilities of the constructs were measured by the 'composite reliability' indicator of Bagozzi (1980). All factors exceeded the minimal value of .60 (Bagozzi & Yi, 1988). To test the discriminant validity each of the 120 off-diagonal elements of Φ was fixed to 1.0, in turn, and the model was re-estimated. Changes in χ^2 goodness-of-fit were statistically significant for all comparisons ($\Delta\chi^2$ ranging from 10.68 for actively benefiting from a questionable behavior and passively benefiting at the expense of others, up to 783.70 for achievement and actively benefiting from an illegal activity, $df=1$; $p<.01$), indicating discriminant validity. Table 3.3 provides an overview of the measurement model.

After establishing the measurement model, we followed the standard procedure to compute the higher order value domains (i.e. conservation, openness to change, self-enhancement, and self-transcendence) (Feather, 1995; Steenkamp et al., 1999). First, the mean importance of each value type was obtained by averaging the scores of the underlying items. Next, an index of the importance of a value domain was computed by averaging the importances attributed to the value types within each domain. This procedure ensures equal weighting of all value types in the construction of a particular value domain (Steenkamp et al., 1999; Schwartz, 1992). Finally, a score for resultant conservation was computed by subtracting the mean importance score for openness to change from the mean importance score for conservation. Similarly, a

score for resultant self-enhancement was obtained by subtracting the mean importance score for self-transcendence from the mean importance score for self-enhancement.

Table 3.3: Measurement model

Latent construct	Number of items		Composite Reliability	Items + Loading	
	Original	Final			
<u>Ethical beliefs</u>					
Actively benefiting from an illegal activity	5	5	.74	Belief 1	.61
				Belief 2	.54
				Belief 3	.63
				Belief 4	.61
				Belief 5	.64
Passively benefiting at the expense of others	3	2	.63	Belief 6	.65
				Belief 7	.70
Actively benefiting from a questionable behavior	5	5	.75	Belief 9	.55
				Belief 10	.61
				Belief 11	.68
				Belief 12	.67
				Belief 13	.53
No harm, no foul	5	3	.66	Belief 14	.69
				Belief 15	.32
				Belief 18	.82
<u>Ethical ideology</u>					
Idealism	10	7	.84	Idealism 3	.74
				Idealism 4	.68
				Idealism 5	.70
				Idealism 6	.57
				Idealism 7	.60
				Idealism 8	.56
				Idealism 9	.68
Relativism	10	5	.78	Relativism 3	.43
				Relativism 5	.74
				Relativism 6	.79
				Relativism 7	.60
				Relativism 8	.65

<u>Personal values</u>					
Power	5	4	.76	Social power (V3)	.65
				Wealth (V12)	.54
				Authority (V27)	.82
				Preserving my public image (V46)	.63
Achievement	5	4	.77	Ambitious (V34)	.72
				Influential (V39)	.73
				Intelligent (V48)	.54
				Successful (V55)	.72
Hedonism	2	2	.76	Pleasure (V4)	.80
				Enjoying life (V50)	.76
Stimulation	3	3	.81	An exciting life (V9)	.76
				A varied life (V25)	.79
				Daring (V37)	.74
Self-direction	6	5	.75	Self-respect (V14)	.59
				Creativity (V16)	.59
				Independent (V31)	.60
				Choosing own goals (V41)	.64
				Curious (V53)	.62
Universalism	9	5	.82	Equality (V1)	.61
				A world at peace (V17)	.68
				A world of beauty (V29)	.67
				Social justice (V30)	.77
				Protecting the environment (V38)	.69
Benevolence	9	5	.77	Loyal (V33)	.62
				Honest (V45)	.68
				Helpful (V49)	.69
				Responsible (V52)	.63
				Forgiving (V54)	.57

Tradition	6	5	.73	Respect for tradition (V18)	.66
				Moderate (V32)	.59
				Humble (V36)	.52
				Accepting my portion of life (V44)	.58
				Devout (V51)	.61
Security	7	5	.74	Social order (V8)	.67
				National security (V13)	.62
				Reciprocation of favors (V15)	.51
				Family security (V22)	.51
				Clean (V56)	.67
Conformity	4	4	.76	Politeness (V11)	.71
				Self-discipline (V20)	.61
				Honoring my parents and elders (V40)	.64
				Obedient (V47)	.71

$\chi^2 = 4530.91$; $df = 2157$; $RMSEA = .043$; $NNFI = .96$; $SRMR = .053$; $GFI = .82$

For an overview of the mean scores of the constructs and a comparison with other Belgian studies we refer to the appendix.

6.2. Structural Model

To investigate the extent to which a consumer's ethical beliefs can be predicted by individual differences in value priorities (H1 and H2), a structural path model was estimated. Significant positive path coefficients were found between resultant conservation and actively benefiting from an illegal activity ($\gamma_{1,1} = .43$, $p < .01$), passively benefiting at the expense of others

($\gamma_{2,1}=.45$, $p<.01$), actively benefiting from a questionable behavior ($\gamma_{3,1}=.40$, $p<.01$) and no harm, no foul ($\gamma_{4,1}=.40$, $p<.01$). Negative paths were obtained between resultant self-enhancement and the four categories of ethical beliefs ($\gamma_{1,2}=-.17$, $p<.01$; $\gamma_{2,2}=-.26$, $p<.01$; $\gamma_{3,2}=-.24$, $p<.01$; $\gamma_{4,2}=-.19$, $p<.01$). These results are consistent with the hypotheses.

Next, we hypothesized the relationship between personal values and ethical beliefs to be mediated by the consumer's ethical ideology. Therefore, we extended the previous estimated model by including the complete, respectively partial, mediation effects of idealism and relativism. In the complete mediation model personal values are hypothesized to have only an indirect effect on ethical beliefs through ethical ideology. In the partial mediation model both direct and indirect effects are hypothesized. Model statistics are provided in Table 3.4. To compare these models we conducted χ^2 difference tests and also inspected the Consistent Akaike Information Criterion (CAIC). Compared to the model without idealism and relativism (i.e. non-mediation model), the complete mediation model performed worse ($\Delta\chi^2/\Delta df=+198.43/1$; $p<.01$ and higher CAIC). The partial mediation model appeared to fit the data best ($\Delta\chi^2/\Delta df=-113.10/7$; $p<.01$ and lower CAIC). Table 3.5 shows the individual path estimates of the direct and indirect effects.

Table 3.4: Model statistics

	χ^2	df	CAIC	NNFI	GFI
Non-mediation model	1712	365	2231	.91	.84
Complete mediation model	1911	366	2422	.91	.82
Partial mediation model	1599	358	2170	.91	.85

Table 3.5: Research results – Personal values, ethical ideology and ethical beliefs

Path from ... to ...				Load.	Std. error	t-value	
H1	Resultant Conservation	- Actively benefiting from an illegal activity	($\gamma_{1,1}$)	.32	.051	6.29	**
		- Passively benefiting at the expense of others	($\gamma_{2,1}$)	.34	.055	6.24	**
		- Actively benefiting from a questionable behavior	($\gamma_{3,1}$)	.30	.052	5.74	**
		- No harm, no foul	($\gamma_{4,1}$)	.31	.053	5.96	**
H2	Resultant Self-enhancement	- Actively benefiting from an illegal activity	($\gamma_{1,2}$)	-.01	.050	-0.14	Ns
		- Passively benefiting at the expense of others	($\gamma_{2,2}$)	-.10	.055	-1.76	Ns
		- Actively benefiting from a questionable behavior	($\gamma_{3,2}$)	-.10	.050	-2.01	*
		- No harm, no foul	($\gamma_{4,2}$)	-.06	.052	-1.12	Ns
H3	Idealism	- Actively benefiting from an illegal activity	($\beta_{1,3}$)	.34	.059	5.83	**
		- Passively benefiting at the expense of others	($\beta_{2,3}$)	.36	.063	5.70	**
		- Actively benefiting from a questionable behavior	($\beta_{3,3}$)	.32	.060	5.33	**
		- No harm, no foul	($\beta_{4,3}$)	.27	.059	4.58	**
H4	Relativism	- Actively benefiting from an illegal activity	($\beta_{1,4}$)	-.10	.048	-2.07	*
		- Passively benefiting at the expense of others	($\beta_{2,4}$)	-.07	.051	-1.33	Ns
		- Actively benefiting from a questionable behavior	($\beta_{3,4}$)	-.03	.047	-0.69	Ns
		- No harm, no foul	($\beta_{4,4}$)	-.08	.049	-1.57	Ns
H5	Resultant Conservation	- Idealism	($\gamma_{5,1}$)	.27	.045	6.02	**
		- Relativism	($\gamma_{6,1}$)	.02	.048	0.50	Ns
H6	Resultant Self-enhancement	- Idealism	($\gamma_{5,2}$)	-.37	.046	-7.97	**
		- Relativism	($\gamma_{6,2}$)	.20	.052	3.91	**

** p < .01 * p < .05 Ns not significant

In the partial mediation model, significantly positive, direct path coefficients were found between resultant conservation and the four categories of ethically questionable behaviors ($\gamma_{1,1}=.32, p<.01$; $\gamma_{2,1}=.34, p<.01$; $\gamma_{3,1}=.30, p<.01$; $\gamma_{4,1}=.31, p<.01$). Resultant self-enhancement was negatively related to ethical beliefs, but this effect was found to be significant only for the category of actively benefiting from a questionable behavior ($\gamma_{1,2}=-.01, p>.05$; $\gamma_{2,2}=-.09, p>.05$; $\gamma_{3,2}=-.10, p<.05$; $\gamma_{4,2}=-.06, p>.05$). Furthermore, idealism had a significant positive effect on a consumer's ethical judgments ($\beta_{1,1}=.34, p<.01$; $\beta_{2,1}=.36, p<.01$; $\beta_{3,1}=.32, p<.01$; $\beta_{4,1}=.27, p<.01$). The negative influence of relativism was less pervasive compared to the effect of idealism, and was only significant for the category of actively benefiting from an illegal activity ($\beta_{1,2}=-.10, p<.01$; $\beta_{2,2}=-.07, p>.05$; $\beta_{3,2}=-.03, p>.05$; $\beta_{4,2}=-.09, p>.05$). The path coefficient between resultant conservation and idealism was significant and, as hypothesized, positive ($\gamma_{5,1}=.27, p<.01$); for relativism no significant negative effect was obtained ($\gamma_{6,1}=.02, p>.05$). The path between resultant self-enhancement and idealism ($\gamma_{5,2}=-.37, p<.01$) and relativism ($\gamma_{6,2}=.20, p<.01$) were both significant and in the expected direction.

These results largely support our contention that the effect of a consumer's value priorities on his/her ethical beliefs is mediated by the consumer's ethical ideology. We found that a consumer's ethical beliefs were directly and indirectly influenced by resultant conservation. For the direct effect (H1), we observed that the more importance a consumer attaches to the basic human values of security, conformity and tradition (i.e. conservation), the more likely the consumer is to evaluate ethically questionable practices as inappropriate; whereas the more priority to self-direction, stimulation and hedonism (i.e. openness to change), the more likely the consumer is to hold an unethical disposition. This effect is partially mediated by idealism (H3, H5a). Resultant conservation is positively associated with idealism, which, in turn, has a positive effect on a consumer's ethical beliefs. Furthermore, we found that

resultant self-enhancement has only an indirect effect on ethical judgments (H2). The more importance the consumer attaches to self-enhancement (i.e. values such as power and achievement) relative to self-transcendence (i.e. values such as universalism and benevolence), the less likely the consumer is to be idealistic (H6a), which in turn influences the consumer's ethical beliefs (H3). The expected patterns for relativism were not observed consistently. The effect of relativism on the evaluation of ethically questionable consumer behaviors was found to be rather small (H4), and this dimension of ethical ideology seemed to be anteceded by the self-enhancement versus self-transcendence values (H6b), but not by the conservation versus openness to change values (H5b).

7. General discussion

This paper provides an additional partial test of the comprehensive ethical decision-making model of Hunt & Vitell (1986, 1993). This theory postulated an individual's moral philosophy as key factor for differences in ethical judgments. Furthermore, Hunt & Vitell noted that consumers' ethical orientation is influenced by several background factors, among others an individual's personal characteristics, including personal values. The present research examines the relationships among an individual's value system, ethical ideology and ethical beliefs. More specifically, using structural equation modeling, we investigated the impact of individual differences in value priorities on a consumer's judgments of ethically questionable practices, and whether this relationship is mediated by the consumer's moral philosophies.

We found that idealism is a significant mediator of the relationship between basic human values and a consumer's ethical beliefs. The more importance the consumer attaches to

tradition, conformity and security (i.e. conservation) relative to openness to change (i.e. self-direction, stimulation and hedonism), the more likely the consumer is to be idealistic, which in turn positively influences the consumer's evaluation of ethically questionable behaviors. The more importance the consumer attaches to self-enhancement values (i.e. power and achievement) relative to universalism and benevolence (i.e. self-transcendence), the less likely the consumer is to be idealistic, which again affects the ethical beliefs. Furthermore, we also found a direct positive effect of conservation versus openness to change values on a consumer's ethical disposition. Relativism, anteceded by self-enhancement versus self-transcendence values, appeared not to be a significant mediator, as the effect of relativism has only a very limited impact on a consumer's judgments of ethically questionable behaviors. This finding is in line with the results of some recent studies (e.g. Al-Khatib et al., 2004; Swaidan et al., 2003; Vitell et al., 2001).

7.1. Theoretical implications

In prior consumer ethics research, personal moral philosophies were commonly used as the determinants of ethical beliefs (e.g. Erffmeyer et al., 1999; Rawwas et al., 1995; Singhapakdi et al., 1999b; Swaidan et al., 2003). However, several researchers stressed the need to understand the antecedents of an individual's ethical ideology (Kleiser et al., 2003; Singhapakdi et al., 1999c; Vitell, 2003). Hunt & Vitell (1993) emphasized the unquestionable impact of an individual's value system in the decision process: "In general we urge researchers to explore many different values and the extent to which these values impact ethical decision-making" (p.780). By scrutinizing the mediating processes in the causal model of personal values and ethical beliefs this study significantly contribute to the theoretical

understanding of ethical decision-making within a consumer ethics context (cf. Hunt & Vitell 1986, 1993).

Some argue that attempting to trace the effect of general human values on specific consumer behaviors is plagued by low predictive power. In early years, various studies claimed that personality variables have failed to explain more than 10% of the variance in behavior (e.g., Jacoby, 1971; Kassarian et al., 1981; Wells & Beard, 1973). More recently researchers have been stressing the importance of including personality variables such as values in consumer research (e.g. Bagozzi, 1994), as values guide, control, and form the foundation of all social behavior (Burgess, 1992). This includes “virtually all kinds of behavior that could be called social behavior – of social action, attitudes and ideology, evaluations, moral judgments and justification of self and others, presentation of self to others, and attempts to influence others” (Rokeach, 1973, p.23). With the stream of research conducted by Schwartz and his colleagues (e.g. Schwartz, 1992; Schwartz & Sagiv, 1995), studies of the nature and implications of individual value differences have seen a renaissance in the past decade (e.g., Allen & Ng, 1999, 2003; Schiffmann et al., 2003, Steenkamp et al., 1999). The primary contribution of this type of studies, including the present research, is to show a particular pattern of relationships, more so than any absolute strength based on the predictive power (Allen & Ng, 1999).

7.2. Suggestions for future research

To conclude, some avenues for further research may be identified. One has to recognize that for a full understanding of ethical decision-making in the consumer context still a lot of research is needed. As mentioned, the Hunt-Vitell model (1986, 1993) contains several constructs as background factors that impinge upon the entire ethical decision-making

process. The overall importance of personal characteristics is well supported (also by other theories, e.g. Ferrell & Gresham, 1985), however, the effects of specific personal factors is less certain (Vitell et al., 2001). Continued research in this area is needed, scrutinizing a whole host of personal and psychological factors possibly influencing an individual's ethical ideology and judgments of unethical practices (e.g. optimism/pessimism, generosity, guilt proneness) (Vitell, 2003). Furthermore, future studies should incorporate (un)ethical behavior, or at least behavioral intentions, into their research model. Many previous consumer ethics studies used ethical beliefs as a proxy for behavior (or behavioral intentions), theorizing that these judgments largely determine consumers' intentions to engage in ethically questionable practices. However, factors other than ethical beliefs are suspected of influencing ethical behavioral intentions and, hence, unethical consumer behavior (Vitell, 2003).

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Appendix

- List of scale items
- Overview means scores of constructs and comparison with other Belgian studies

List of scale items

Consumer Ethics Scale (CES, Muncy & Vitell, 1992)

Actively benefiting from an illegal activity

1. Changing price tags on merchandise in a retail store.
2. Drinking a can of soda in a supermarket without paying for it.
3. Reporting a lost item as 'stolen' to an insurance company in order to collect the money.
4. Giving misleading price information to a clerk for an unpriced item.
5. Returning damaged merchandise when the damage is your own fault.

Passively benefiting at the expense of others

6. Getting too much change and not saying anything.
7. Lying about a child's age in order to get a lower price
8. Not saying anything when the waitress miscalculates the bill in your favor.

Actively benefiting from a questionable action

9. Stretching the truth on an income tax return.
10. Using an expired coupon for merchandise.
11. Using a coupon for merchandise that you did not buy.
12. Not telling the truth when negotiating the price of a new automobile.
13. Returning merchandise to a store by claiming that it was a gift when it was not.

No harm, no foul

14. Using computer software or games that you did not buy
15. Recording an album instead of buying it
16. Spending over an hour trying on different dresses and not purchasing any
17. Taping a movie off the television
18. Returning merchandise after trying it and not liking it

Ethics Position Questionnaire (EPQ, Forsyth, 1980, 1992)

Idealism

1. A person should make certain that their actions never intentionally harm another even to a small degree.
2. Risks to another should never be tolerated, irrespective of how small the risks might be.
3. The existence of potential harm to others is always wrong, irrespective of the benefits gained.
4. One should never psychologically or physically harm another person.
5. One should not perform an action that might in any way threaten the dignity and welfare of another individual.
6. If an action could harm an innocent other, then it should not be done.
7. Deciding whether or not to perform an act by balancing the positive consequences of the act against the negative consequences of the act is immoral.

8. The dignity and welfare of people should be the most important concern in any society.
9. It is never necessary to sacrifice the welfare of others.
10. Moral actions are those which closely match ideals of the most “perfect” action.

Relativism

11. There are no ethical principles that are so important that they should be a part of any code of ethics.
12. What is ethical varies from one situation and society to another.
13. Moral standards should be seen as being individualistic; what one person considers being moral may be judged to be immoral by another person.
14. Different types of moralities cannot be compared as to rightness.
15. What is ethical for everyone can never be resolved since what is moral or immoral is up to the individual.
16. Moral standards are simply personal rules which indicate how a person should behave, and are not to be applied in making judgments of others.
17. Ethical considerations in interpersonal relations are so complex that individuals should be allowed to formulate their own individual codes.
18. Rigidly codifying an ethical position that prevents certain types of actions stand in the way of better human relations and adjustment.
19. No rule concerning lying can be formulated; whether a lie is permissible or not permissible totally depends upon the situation.
20. Whether a lie is judged to be immoral depends upon the circumstances surrounding the actions.

Schwartz Value Survey (SVS, Schwartz, 1994)

1. Equality (equal opportunity for all)
2. Inner harmony (at peace with myself)
3. Social power (control over others, dominance)
4. Pleasure (gratification of desires)
5. Freedom (freedom of action and thought)
6. A spiritual life (emphasis on spiritual not material matters)
7. Sense of belonging (feeling that others care about me)
8. Social order (stability of society)
9. An exciting life (stimulating experience)
10. Meaning in life (a purpose in life)
11. Politeness (courtesy, good manners)
12. Wealth (material possessions, money)
13. National security (protection of my nation from enemies)
14. Self-respect (belief in one's own worth)
15. Reciprocation of favors (avoidance of indebtedness)
16. Creativity (uniqueness, imagination)
17. A world at peace (free of war and conflict)
18. Respect for tradition (preservation of time-honored customs)
19. Mature love (deep emotional and spiritual intimacy)
20. Self-discipline (self-restraint, resistance to temptation)
21. Detachment (from worldly concerns)
22. Family security (safety for loved ones)

23. Social recognition (respect, approval by others)
24. Unity with nature (fitting into nature)
25. A varied life (filled with challenge, novelty and change)
26. Wisdom (a mature understanding of life)
27. Authority (the right to lead or command)
28. True friendship (close, supportive friends)
29. A world of beauty (beauty of nature and the arts)
30. Social justice (correcting injustice, care for the weak)
31. Independent (self-reliant, self-sufficient)
32. Moderate (avoiding extremes of feeling and action)
33. Loyal (faithful to my friends, group)
34. Ambitious (hardworking, aspiring)
35. Broad-minded (tolerant of different ideas and beliefs)
36. Humble (modest, self-effacing)
37. Daring (seeking adventure, risk)
38. Protecting the environment (preserving the nature)
39. Influential (having an impact on people and events)
40. Honoring of parents and elders (showing respect)
41. Choosing own goals (selecting own purposes)
42. Healthy (not being sick physically or mentally)
43. Capable (competent, effective, efficient)
44. Accepting my portion of life (submitting to life's circumstances)
45. Honest (genuine, sincere)
46. Preserving my public image (protecting my "face")
47. Obedient (dutiful, meeting obligations)
48. Intelligent (logical, thinking)
49. Helpful (working for the welfare of others)
50. Enjoying life (enjoying food, sex, leisure, etc.)
51. Devout (holding to religious faith and belief)
52. Responsible (dependable, reliable)
53. Curious (interested in everything, exploring)
54. Forgiving (willing to pardon others)
55. Successful (achieving goals)
56. Clean (neat, tidy)

Overview means scores of constructs and comparison with other Belgian studies

	Present study	Van Kenhove et al. (2001)	Goessaert et al. (2002)	Van Kenhove et al. (2003)	Geuens et al. (2003)
<u>Ethical beliefs</u>					
Abia ¹	1.91	1.76	1.86	1.74	
Pb ²	3.14	2.78	2.82	2.56	
Abqb ³	2.58	2.63	2.48	2.39	
Nhnf ⁴	3.76	3.91	3.73	3.21	
<u>Ethical ideology</u>					
Idealism	3.60	3.62			
Realtivism	3.22	3.33			
<u>Personal Values</u>					
Power	4.36				4.30
Achievement	5.81				5.44
Hedonism	7.12				6.90
Stimulation	5.56				5.88
Self-direction	6.63				6.54
Universalism	6.37				6.62
Benevolence	6.87				6.92
Tradition	4.94				4.80
Security	6.19				6.51
Conformity	6.37				6.51
<u>Higher order value domains</u>					
Conservation	5.83				6.05
Openness to change	6.44				6.41
Self-enhancement	5.08				4.87
Self-transcendence	6.62				6.76
<u>Bipolar dimensions</u>					
Resultant conservation	-.60				-.35
Resultant self-enhancement	-1.54				-1.89

¹ Abia = Actively benefiting from an illegal act

² Pb = Passively benefiting at the expense of others

³ Abqb = Actively benefiting from a questionable behavior

⁴ Nhnf = No harm no foul

CHAPTER IV

THE RELATIONSHIP BETWEEN CONSUMERS' UNETHICAL BEHAVIOR AND CUSTOMER LOYALTY IN A RETAIL ENVIRONMENT

This chapter is based on Van Kenhove P., K. De Wulf & S. Steenhaut (2003),
The Relationship between Consumers' Unethical Behavior and Customer Loyalty
in a Retail Environment, *Journal of Business Ethics*, 44 (4), 261-278.

Chapter IV

The Relationship between Consumers' Unethical Behavior and Customer Loyalty in a Retail Environment

1. Abstract

This paper investigates the relationship between two outcomes of relationship marketing – affective commitment and behavioral loyalty – and consumers' unethical behavior. The main objective of the study is to assess whether affective commitment and behavioral loyalty to a store translate into more ethical behavior towards that store, controlling for the variables of age, gender, and ethical beliefs. The study does not rely on a single measurement tool, but is based on ten months' panel data and three different mail surveys targeted at 359 Belgian households. The results provide support for our hypothesis that affective commitment is indeed negatively correlated with consumers' unethical behavior. The same conclusion could not be drawn for the relationship between behavioral loyalty and consumers' unethical behavior. No significant relationship was detected, not even in situations where affective commitment was high. The results hold major implications for retailing practice.

2. Introduction

Previous research has often focused on unethical retailing practices, covering issues such as adopting an ‘unethical’ product range, conducting offensive advertising, setting up copy-cat branding initiatives, adopting unethical trading practices in the selling situation, and so on (McIntyre et al., 1999; Whysall, 1998, 2000). While these studies investigated the unethical behavior of retailers, the unit of analysis in this study is the unethical behavior of consumers.

A growing number of studies can be found dealing with the perception of (un)ethical consumer behavior. For example, shoplifting is a major problem for retailers (Cole, 1989). Theft from shops, warehouses and even production lines reduces profitability. Retailers lose an average of about 0.80 percent of their sales (in retail prices) to shoplifting (Cox et al., 1990). It has been established that one in every twelve shoppers shoplift and that as many as 60 percent of consumers have shoplifted at some point in their lives (Krasnovsky & Lane, 1998). Another example is the copying of computer software and CDs. According to the Business Software Alliance, about 36 percent of all software used in Belgium is illegal (Gazet van Antwerpen, 1998) and the unauthorized downloading of music from the Internet is rapidly growing (Gazet van Antwerpen, 1999). To stress the importance of the topic of consumer ethics, Chan et al. (1998, p.1163) concluded “The understanding of consumer ethics is crucial to today’s marketers and policy makers”.

In this study, we examine the relationship between relationship marketing and consumer ethics, two topics deemed to be widely important by both academia and business practice. Relationship marketing has undeniably been one of the major research topics examined in the marketing discipline since the 1990s (Morgan & Hunt, 1994; Sheth & Parvatiyar, 1995).

Several scholars have highlighted the importance of enhancing customer relationships as a prerequisite for effective marketing (Shani & Chalasani, 1992; Sharma & Sheth, 1997; Zinkhan, 1994). Due to increased competition and price pressures, understanding how to establish and maintain buyer-seller relationships is becoming increasingly paramount for marketers (Peltier et al., 1998). More specifically, achieving an effective relationship in a consumer context is considered to be even more challenging than it is in a business-to-business context, given the generally more polygamous character of consumers as opposed to business customers (Keng & Ehrenberger, 1984; Pressey & Matthews, 1997). The present study goes beyond previous research by integrating both consumer ethics and relationship marketing literature. While the majority of research in relationship marketing has focused on explaining relationship outcomes such as ‘affective commitment’ and ‘behavioral loyalty’ (Crosby et al., 1990; Lagace et al., 1991; Wray et al., 1994), we examine the impact of affective commitment and behavioral loyalty on consumers’ (un)ethical behavior, controlling for age, gender, and ethical beliefs. In other words, to which extent does customer loyalty to a store translate into more ethical behavior towards that store?

To our knowledge, this connection between relationship outcomes and consumer ethics has never been studied before. The objective of the present study is to provide a contribution to filling this gap in literature. Moreover, in contrast to many other studies, this study does not rely on one single measurement tool as ‘halo effects’ often plague ad hoc studies that measure both independent and dependent variables with one questionnaire. We combined information from a consumer panel with different mail surveys over a period of ten months.

3. Theoretical background

3.1. Relationship marketing

The value of relationship marketing is increasingly being recognized in consumer markets (Fournier, 1998). Increasingly, consumers want to be respected and approached as individuals (Peterson et al., 1993). It is particularly vital for retail businesses to focus on enhancing relationships with consumers (Beatty et al., 1996). As a result of intensifying competition and nonstop price promotions, retailers are more frequently complaining about the declining loyalty of consumers. According to several authors, it is up to six times more expensive to attract new customers than to retain existing ones (Dekimpe et al., 1997). Consequently, from a retailer's perspective, relationship marketing strategies are particularly relevant in the contemporary environment because they have the potential to reduce customer defection (Macintosh & Lockshin, 1997). Consumers increasingly look for retailers who provide value not only in terms of acceptable prices and an attractive range, but also in terms of relationship value (Arnold et al., 1996).

Both social exchange theory and equity theory, commonly referred to as cornerstones of relationship marketing theory, are primarily focused on relationship outcomes (Smith & Barclay, 1997). Conceptual models that theorize both attitudinal and behavioral relationship outcomes have a strong precedence in relationship marketing studies (e.g. Dick & Basu, 1994; Geyskens et al., 1996; Uncles & Laurent, 1997). In this study, we will focus on the relationship outcomes 'affective commitment' (attitudinal relationship outcome) and 'behavioral loyalty', often also referred to as 'repeat purchase behavior' (behavioral relationship outcome). Affective commitment and behavioral loyalty are usually considered as

key elements of customer loyalty. True customer loyalty is said to exist when a customer's behavioral loyalty is accompanied with a high affective commitment. As a result, affective commitment is considered as a necessary condition for true customer loyalty to occur (Bloemer & Kasper, 1995).

3.2. Affective commitment

Commitment to a consumer–seller relationship is generally regarded as an important relationship outcome (Mohr et al., 1996). Relationship commitment is generally referred to as an enduring desire to maintain a relationship (Kumar et al., 1995a). The concept of relationship commitment is similar to the concept of a long-term orientation that comprises the desire and utility of a consumer to have an enduring relationship with a seller (Anderson & Weitz, 1992).

According to Dwyer et al. (1987), relationship commitment represents the highest stage in relationship bonding. Morgan & Hunt (1994, p.22) stressed that the level of relationship commitment “distinguishes productive, effective relational exchanges from those that are unproductive and ineffective – that is whatever produces relationship marketing successes instead of failures”. Today, commitment is often integrated as a key variable of interest in relationship marketing studies (Mohr et al., 1996). Several scholars consider commitment as an essential ingredient of successful relationships (e.g. Dwyer et al., 1987). Gundlach et al. (1995, p.78) claimed that commitment “may well become a focal point of explanation in marketing, as the discipline moves further away from the transactional view of exchange and embraces the relational view”. Relationship commitment is considered important because it is

believed to lead to cooperation, reduce the temptation of attractive short-term alternatives, and enhance profitability (Anderson & Weitz, 1992; Morgan & Hunt, 1994).

Researchers have noted that different motivations can underlie the notion of relationship commitment. It can result either from dedication to the relationship (affective commitment) or because the parties are constrained to maintain the relationship (calculative commitment) (e.g. Geyskens et al., 1996). Kumar et al. (1995b, p.351) referred to affective commitment as “the desire to continue a relationship because of positive affect toward the partner”. Whereas buyers who are calculatively committed must commit to a seller, buyers who are affectively committed are motivated to continue their relationship with the seller because they want to. It is the latter interpretation of commitment that will be investigated in this study. In the current literature, the difference between affective and calculative commitment is described by various terms, including dedication-based versus constraint-based relationship maintenance (Bendapudi & Berry, 1997), social versus economic commitment (Young & Denize, 1995), personal dedication versus constraint commitment (Stanley & Markman, 1992), and attitudinal and instrumental commitment (Gundlach et al., 1995).

3.3. Behavioral loyalty

It is generally accepted that real behavior acts as an end variable in consumer behavior models (Engel et al., 1995). Sharp & Sharp (1997) explicitly stated that the effectiveness of relationship marketing efforts should be evaluated in terms of the behavioral changes they bring about. As a result, it is not surprising that behavioral loyalty – a consumer’s purchasing behavior during his or her relationship with a retailer – is generally accepted as the ultimate relationship outcome. Since the 1960s, numerous academic and business models have

examined the relationship between behavioral loyalty and market performance. While empirical evidence on this relationship is still scarce, the relationship between behavioral loyalty and bottom-line profits is considered to be much more direct than the relationship between, for example, satisfaction and bottom-line profits (Babin & Darden, 1996). As generating profits is one of the most important objectives of a company, behavioral loyalty is considered to be an important outcome of relationships.

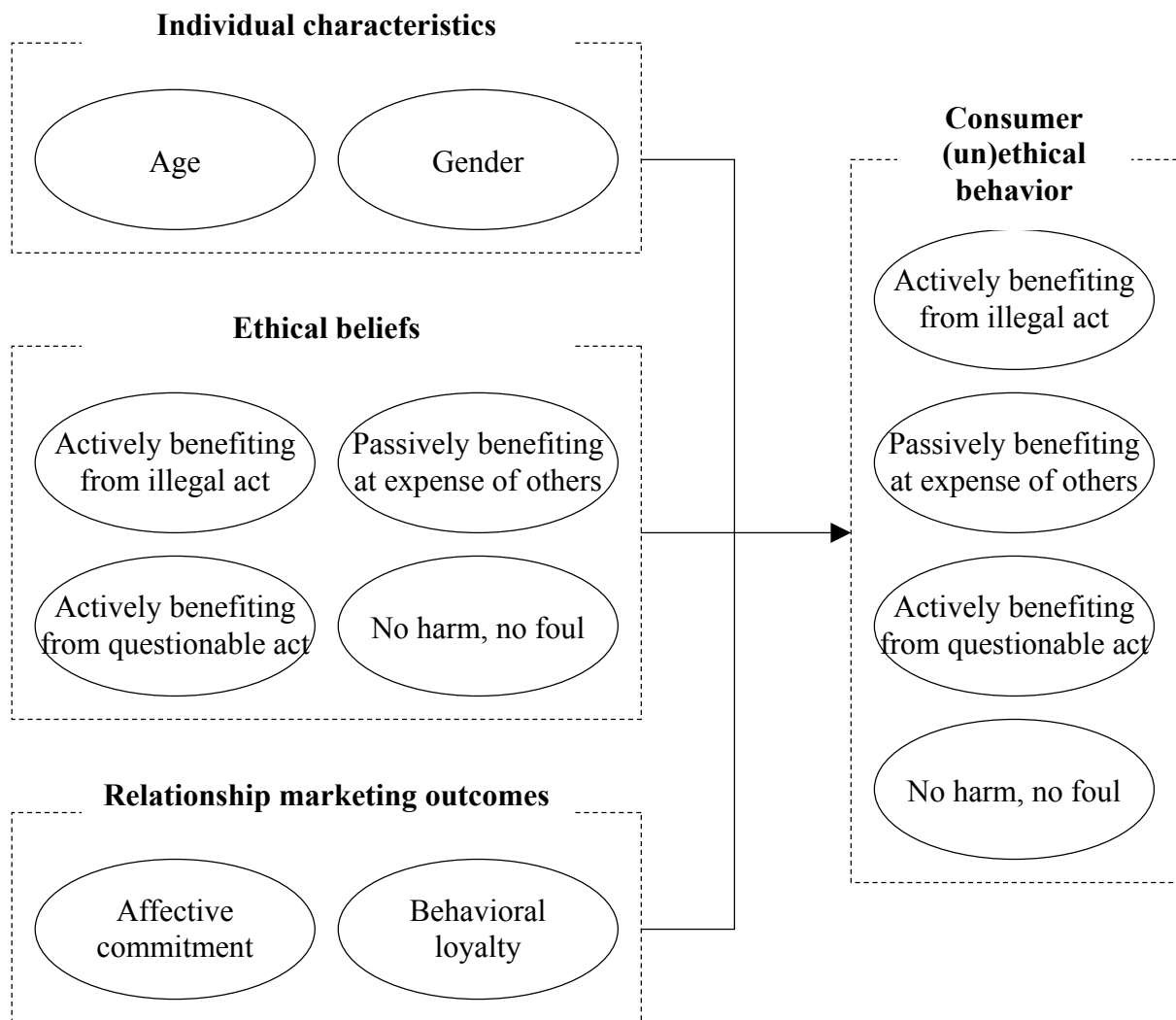
3.4. Ethical beliefs

Consumer ethics can be defined as the moral rules, principles and standards that guide the behavior of an individual (or group) in the selection, purchase, use, or selling of a good or service (Muncy & Vitell, 1992). To study the ethical beliefs of consumers, Muncy & Vitell (1992) developed a ‘consumer ethics’ scale. This scale consists of questions about consumer practices that have ethical implications. These consumer practices can be divided into four categories. The first category, ‘actively benefiting from an illegal activity’, comprises actions that are initiated by the consumer and that are almost universally perceived as illegal (e.g. shoplifting behavior). In the second category, ‘passively benefiting at the expense of others’, consumers take advantage of a seller’s mistake (e.g. getting too much change and not saying anything). In the third, ‘actively benefiting from a questionable action or behavior’, the consumer is involved in an action that may not necessarily be perceived as illegal (e.g. accidentally damaging something and not saying anything). In the last category, consumers perceive their actions as doing little or no harm (‘no harm/no foul’) (e.g. trying on clothes for two hours and not buying any). This scale has proved to be reliable and valid in several studies (e.g. Muncy & Vitell, 1992; Rallapalli et al., 1994; Rawwas, 1996). Various authors

have used the consumer ethics scale in different countries for different populations. For a recent overview, see e.g. Van Kenhove, et al. (2001).

4. Research Model and Hypotheses

Hegarty & Sims (1978) suggested that unethical decision making is a combination of individual characteristics, cultural and value orientation, and environmental rewards and punishments. In this study, both age and gender have been included as individual characteristics. Ethical beliefs can be considered as indicators of a particular value orientation and, as a result, have also been integrated as antecedents of consumer (un)ethical behavior. Finally, affective commitment and behavioral loyalty as relationship marketing outcomes may be regarded as outcomes of perceived rewards and/or punishments by the store. This results into the research model as depicted in Figure 4.1. As already discussed, the focus of this study is the relationship between affective commitment / behavioral loyalty and consumer (un)ethical behavior. We included age, gender, and ethical beliefs in order to be able to control for their effects on consumer (un)ethical behavior.

Figure 4.1: Research model

As indicated by the value–attitude–intention–behavior hierarchy, it is commonly accepted that attitudes influence behavior (Engel et al., 1995). Considerable conceptual and empirical evidence supports the notion that affective commitment is the ultimate attitudinal outcome in relationships. As a desire and willingness to act imply higher chances of actual behavior occurring, we assume that there exists a positive relationship between relationship commitment and behavior, including ethical behavior. Sufficient support can be found in the

literature regarding this commitment–behavior assumption. Several authors support the notion that relationship commitment motivates consumers to act (Gruen, 1995; Hennig-Thurau & Klee, 1997). Morgan and Hunt (1994) found significant connections between the level of a buyer’s relationship commitment and his acquiescence, propensity to leave, and cooperation, all of which can be regarded as behavioral outcomes of relationships. Moorman et al. (1992) suggested that consumers who are committed to a relationship with a seller might have a greater propensity to act because of their need to remain consistent with their commitment. Finally, Dick & Basu (1994) stated that the stronger the relationship commitment, the more likely the buyer is to overcome potential obstacles in the buyer–seller relationship, resulting in positive behavior. Based on these insights, we extend this reasoning to ethical behavior and formulate the following hypothesis:

H1: High (versus low) affective commitment to a store will lead to low (versus high) reported unethical behavior towards that store.

Because affective commitment is a necessary condition for true loyalty (Bloemer & Kasper, 1995), we expect a positive relationship between behavioral loyalty and ethical behavior only in the case of high commitment. In other words, we do not consider behavioral loyalty to be sufficient in order to result in ethical behavior. This results in the following hypothesis:

H2: High (versus low) behavioral loyalty to a store will lead to low (versus high) reported unethical behavior towards that store, but only when affective commitment is high.

Various authors in different countries have studied consumers' ethical beliefs (Al-Khatib et al. 1995; Chan et al. 1998; Erffmeyer et al. 1999; Muncy & Vitell 1992; Rallapalli et al. 1994; Rawwas 1996; Rawwas et al. 1994, 1995, 1996, 1998; Vitell & Muncy 1992; Vitell et al. 1991). Relying on the attitude-behavioral intentions paradigm, we hypothesize that:

H3: Reported unethical behavior to a store will be influenced by ethical beliefs.

According to different authors, age appears to be correlated with ethical decision-making. Vitell et al. (1991, p.367) report "what research there has been tends to indicate that age does make a difference in terms of ethical beliefs, with older individuals appearing to be 'more ethical' than younger ones". Rawwas & Singhapakdi (1998) found that children were more tolerant of questionable practices than teenagers and adults. Adults were the most conservative group. For example, shoplifting – one of the most prevalent crimes in our society and which has been on the increase in recent years – was found to correlate negatively with age (Krasnovsky & Lane, 1998). Babin & Babin (1996) found that age moderates the relationship between moral cognitions and emotions on shoplifting intentions. Adult consumers' ethical beliefs provide more explanatory power in their shoplifting decision calculations, while emotions, specifically fear and power, are more important in explaining adolescent shoplifting intentions. Cox et al. (1993, p.234) explicitly state, "Shoplifting is a growing and extremely destructive behavior that is particularly common amongst adolescents". Roughly 40 percent of apprehended shoplifters are reported to be adolescents (Cox et al., 1990). As a consequence, we hypothesize that:

H4: Age is negatively correlated with reported unethical behavior to a store.

Finally, while several studies found no or few differences in the ethical values and activities of men and women, others suggest that female consumers are more concerned with ethics than men or rate the behavior of females as more ethical than that of men within business settings (Chonko & Hunt, 1985; Kelley et al., 1990; McIntyre et al., 1999). For example, Cox et al. (1990) discovered that adolescent female consumers are less likely to engage in shoplifting than male consumers. This leads us to put forward the following hypothesis:

H5: Females are less likely to engage in unethical behavior to a store than males.

5. Methodology

5.1. Sample and Procedure

5.1.1. Sample

The research population consisted of shoppers between 18 and 60 years old. The sampling frame we used comprised final year students aged between 18 and 20 (buying clothes independently from their parents) of two large schools located in two moderately large Flemish towns, and the parents of children and youngsters aged between 3 and 20 from these schools (for which the parents buy their clothes). Data were only collected in the Flemish speaking part of Belgium in order to enhance the internal validity of our findings; as there exist quite substantial cultural differences between the Flemish and French speaking parts of the country, also differences in ethical decision-making might exist between both country parts. For every completed questionnaire (13 per household), we promised school

management €0.50 to buy school supplies. This was a very powerful incentive, resulting in the full cooperation of the school management for the full ten months of the project. A total of 480 of the 890 households agreed to participate in the project, and 359 of these successfully completed all the requested questionnaires, which brought the effective response rate to 40 percent. For an overview of the characteristics of the sample, we refer to Table 4.1.

Table 4.1: Sample descriptives

<u>Gender</u>	Male	37.6%
	Female	52.4%
<u>Age</u>	18-20	21.7%
	21-30	10.9%
	31-40	35.4%
	41-50	25.6%
	50+	6.4%
<u>Household composition</u>	Living alone	3.7%
	Living with a partner	1.7%
	Living with child(ren)	12.5%
	Living with partner & child(ren)	63.2%
	Living with parents	18.9%
<u>Profession & employment status</u>	Full time employed	37.2%
	Part time employed	19.8%
	Keeping house	10.6%
	Student	25.5%
	Retired	5.2%
	Unemployed	1.7%
<u>Size of residence area</u>	Large town or suburb	13.3%
	Small town	18.4%
	Rural	68.3%
<u>Affective commitment & Behavioral loyalty</u>		
	- Low affective commitment & low behavioral loyalty	30.6%
	- Low affective commitment & high behavioral loyalty	20.9%
	- High affective commitment & low behavioral loyalty	17.3%
	- High affective commitment & high behavioral loyalty	31.2%

N=359

Because of the typical characteristics of our sampling frame – final year students and parents of youngsters between 3 and 20 years old – the sample is somewhat biased and not representative for the total population, i.e. shoppers between 18 and 60 years old. For example, the number of people over 50 is very small (only 6.4 percent) and the sample is not representative for individuals or families without children. However the demographic characteristics (of the parents) of the selected schools (age, composition of the household, profession and employment status, and size of residence area) are very comparable to the demographic characteristics of the average Belgian school population. Compared to official governmental statistics, no significant differences were found.

5.1.2. Data collection based on the diary method

First, respondents responsible in the household for purchasing most of the clothes were asked to report all clothing purchases made in the household between September and June. They were asked to record their purchases immediately after buying them, in a diary with one page for every month. The use of a panel method solved the problem of relying too much on customers' memory. Four simple questions were asked: the name of the shop where the items were purchased, the amount paid, for whom the clothes were bought, and who purchased the clothes. At the beginning of every month, respondents were asked to put the page for the past month in a closed envelope and place it in a box that was sited at a central place in the school. At the beginning of the project, all respondents received a card upon which they could write a code, composed of six letters and six numbers. Respondents were instructed to use different letters and numbers in a random way. Using this procedure, we ensured that every panel member received a unique code. Every time the respondents delivered a questionnaire we asked them to put the code on the top of the page. This procedure allowed us to combine all

the information from a household over time and to assure the anonymity of the respondents. By doing so, we were able to compute the percentage of clothing expenditures made in every store on a household basis. In our opinion, this method resulted in more reliable results than asking respondents about the percentage of their budget spent in every store over a certain period of time.

5.1.3. Data collection based on mail surveys

Second, in addition to collecting information on their purchasing behavior, we asked respondents to complete three additional self-to-complete questionnaires, one at the start of the project, one after nine months (end May 2000) and one in June 2000, at the end of the project. The initial questionnaire asked about overall ethical beliefs; the second asked about ethical behavior towards a specific store; and the final one asked about affective commitment towards that store. We deliberately decided to separate the questions about affective commitment and ethical behavior towards the store in order to avoid common method error variance. To maximize the variance of the responses in relation to affective commitment and behavioral loyalty, we undertook the following steps. From the diaries we were able to calculate measures of behavioral loyalty for every single household and for every store the respondents had patronized. For half of the sample, we asked respondents to answer the questions about ethical behavior for the store to which they had the highest behavioral loyalty. Respondents from the other half of the sample were instructed to answer the ethical behavior questions for a store to which they were far less loyal.

5.2. Measurement of constructs

Behavioral loyalty was measured as a composite index of two items. These indicators are: (1) a household's proportion of expenditures made in one store within its total expenditures in a product class and (2) a household's purchasing frequency at one store compared to its purchasing frequency at other stores where it is a customer (in the product class). This is in line with Sirohi et al. (1998), who measured store loyalty as a unidimensional construct consisting of underlying indicators. As a result, we consider repeat purchase behavior as one of the dimensions of behavioral loyalty.

Relationship commitment was measured by nine items, as proposed by De Wulf (1999). Respondents were asked to indicate their agreements with the items on a 5-point likert scale ranging from 1 'completely disagree' to 5 'completely agree'.

To measure *ethical beliefs*, we used the Dutch translation by Van Kenhove et al. (2001) of the consumer ethics scale developed by Muncy & Vitell (1992). The scale consists of 28 items. These items were measured on a 5-point likert scale, ranging from 1 'strongly believe that it is wrong' to 5 'strongly believe that it is right'. A factor analysis (with varimax rotation) revealed the same four dimensions as in previous studies.

Ethical behavior was measured by a selected number of items taken from the ethical beliefs items. Each of these items was reformulated in a way to capture past and/or future behavior, measured on a 5-point likert scale ranging from 1 'I would definitely not do it/I have never done it' to 5 'I would definitely do it/I have already done it'. Four items dealt with 'actively

benefiting from an illegal activity', three with 'passively benefiting', two with 'actively benefiting from questionable action', and four with 'no harm/no foul'.

For an overview of items, we refer to the appendix. All scales were based on the English version; they were translated into Dutch and then back into English. To be sure of the psychometric properties of the scales, the items were pre-tested with university students ($N_1 = 43$), then revised and tested again with another group of students ($N_2 = 34$). The results clearly indicated acceptance of the instruments.

Table 4.2 provides an overview of the reliability of the various constructs that were measured.

Table 4.2: Construct reliability

Construct	Number of items		Cronbach's α	Mean	Std. dev.
	Original	Final			
Behavioral loyalty ^a	2	2	.76	.00	.90
Affective commitment	9	9	.92	3.66	.69
<u>Ethical behavior (reported)</u>					
Actively benefiting from illegal act	4	4	.82	1.56	.61
Passively benefiting	3	3	.75	2.39	.97
Actively benefiting from questionable act	2	2	.65	2.11	.83
No harm, no foul	4	4	.61	2.12	.65
<u>Ethical beliefs</u>					
Actively benefiting from illegal act	7	7	.86	1.74	.67
Passively benefiting	5	5	.85	2.56	.93
Actively benefiting from questionable act	6	6	.84	2.39	.78
No harm, no foul	10	10	.84	3.21	.71

^a Scale ranges from low behavioral loyalty to high behavioral loyalty (standardized)

6. Research results

The manipulation to influence respondents to report upon a desired store was quite successful (see Table 4.1). A total of 47.9 percent of the respondents reported about a store to which they had low behavioral loyalty (30.6 percent were lowly committed and 17.3 were highly committed), while 52.1 percent reported about a store to which they had high behavioral loyalty (20.9 percent were lowly committed and 31.2 percent were highly committed).

In line with our expectations, significant correlations were found between affective commitment and reported ethical behavior (Table 4.3). Correlations are substantial and range between $-.30$ and $-.37$. Highly (lowly) committed respondents to a store reported low (high) unethical behavior towards that store, which is in line with our first hypothesis.

A significant and negative correlation was found between behavioral loyalty and ethical behavior for only one of the four constructs (Table 4.3). When controlling for affective commitment, none of the correlations were found to be significant. This is only partially in line with our second hypothesis. For lowly committed customers we had not expected to find significant correlations, however, for highly committed customers we had expected significant results. Apparently, commitment is far more important in explaining ethical behavior than behavioral loyalty.

Table 4.3: Research results – Pearson correlations

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(1) Affective commitment										
(2) Behavioral loyalty	.44 **									
(3) Actively benefiting from illegal act (behavior)	-.37 **	-.05								
(4) Passively benefiting at the expense of others (behavior)	-.33 **	-.07	.52 **							
(5) Actively benefiting from questionable act (behavior)	-.35 **	-.04	.66 **	.63 **						
(6) No harm/no foul (behavior)	-.30 **	-.13 *	.54 **	.43 **	.47 **					
(7) Actively benefiting from illegal act (ethical belief)	-.22 **	.04	.66 **	.48 **	.62 **	.45 **				
(8) Passively benefiting at the expense of others (ethical belief)	-.24 **	.00	.49 **	.72 **	.65 **	.42 **	.68 **			
(9) Actively benefiting from questionable act (ethical belief)	-.28 **	.03	.52 **	.55 **	.68 **	.43 **	.73 **	.77 **		
(10) No harm/no foul (ethical belief)	-.17 **	.03	.34 **	.42 **	.47 **	.48 **	.48 **	.66 **	.68 **	
(11) Age	.16 **	-.11 *	-.29 **	-.42 **	-.39 **	-.19 **	-.40 **	-.45 **	-.39 **	-.31 **

** p<.01 * p<.05

As Table 4.3 demonstrates, ethical behavior is highly correlated with ethical beliefs. Correlations range between .48 for 'no harm/ no foul' and .72 for 'passively benefiting at the expense of others'. This means that overall ethical beliefs are strong predictors of ethical behavior. This is in line with hypothesis 3. A negative correlation shows up between age and all 4 ethical behaviors (Table 4.3). The older the respondents, the less they report to behave in an unethical way. Correlations range between -.19 for 'no harm/no fool' and -.42 for 'passively benefiting at the expense of others'. This finding is in line with hypothesis 4.

To further explore the relationship between ethical behavior and affective commitment and behavioral loyalty and to further test our hypotheses, we run a 2 (affective commitment: low versus high) x 2 (behavioral loyalty: low versus high) x 2 (gender: male versus female) between-subjects manova with ethical beliefs and age as covariates. One might indeed wonder if the effects of affective commitment remain when introducing gender as a variable (see hypothesis 5) and controlling for overall ethical beliefs and age. We used a median split for affective commitment and behavioral loyalty (low commitment: $M=3.16$ $SD=.49$, high commitment: $M=4.20$ $SD=.40$; $t=21.5$; $p<.01$ – low behavioral loyalty: $M=-.77$ $SD=.52$, high behavioral loyalty: $M=.73$ $SD=.48$; $t=28.5$; $p<.01$).

Overall, manova shows a significant relationship between affective commitment and ethical behavior, with ethical beliefs and age as covariates (Table 4.4). This is a further proof for our first hypothesis. In line with hypothesis 5, gender is significant. Behavioral loyalty, the interaction effect between affective commitment and behavioral loyalty and all other (two- and three-way) interactions are not significant. All four ethical beliefs are significant covariates of ethical behavior. This confirms hypothesis 3. There no longer appears to be a significant covariation of age. This finding is contrary to our previous reported findings (see

Table 4.3). Apparently, when introducing the variables ‘gender’ and ‘ethical beliefs’ the effect of age disappears.

Table 4.4: Research results – Mancova

	F-test
<u>Multivariate tests</u>	
Affective commitment	2.97 *
Behavioral loyalty	Ns
Gender	4.10 **
Affective commitment x Behavioral loyalty	Ns
<u>Covariates</u>	
Actively benefiting from illegal act (belief)	24.89 **
Passively benefiting (belief)	35.19 **
Actively benefiting from questionable act (belief)	7.47 **
No harm, no foul (belief)	10.39 **
Age	Ns
<u>Univariate tests – Independent variable: Affective commitment</u>	
<u>Dependent variable</u>	
Actively benefiting from illegal act (behavior)	6.17 *
Passively benefiting (behavior)	5.37 *
Actively benefiting from questionable act (behavior)	7.30 **
No harm, no foul (behavior)	4.01 *
<u>Univariate tests – Independent variable: Behavioral loyalty</u>	
<u>Dependent variable</u>	
Actively benefiting from illegal act (behavior)	Ns
Passively benefiting (behavior)	Ns
Actively benefiting from questionable act (behavior)	Ns
No harm, no foul (behavior)	Ns
<u>Univariate tests – Independent variable: Gender</u>	
<u>Dependent variable</u>	
Actively benefiting from illegal act (behavior)	Ns
Passively benefiting (behavior)	12.98 **
Actively benefiting from questionable act (behavior)	7.12 **
No harm, no foul (behavior)	Ns

** p<.01 * p<.05 Ns=not significant

On a univariate level, the relationship between affective commitment and all four ethical behaviors is significant and in the hypothesized direction, while no significant results were found between behavioral loyalty and any of the four ethical behaviors. The relationship between gender and two of the four ethical behavior constructs is also significant (see Table 4.5 for an overview of the significant mean scores). Women report more ethical behavior compared to men on the dimensions ‘passively benefiting at the expense of others’ and ‘actively benefiting from questionable behavior’. No significant two- or three-way interactions were found.

Table 4.5: Research results – Significant differences (mean scores)

Dependent variables	Independent variables			
	<u>Affective commitment</u>		<u>Gender</u>	
	Low	High	Male	Female
<u>Reported behavior:</u>				
Actively benefiting from illegal act	1.63	1.49		
Passively benefiting	2.52	2.34	2.59	2.27
Actively benefiting from questionable act	2.22	2.04	2.23	2.03
No harm, no foul	2.20	2.06		

7. General discussion

In this study the relationship between consumer ethics and (outcomes of) relationship marketing – more specific ‘affective commitment’ (attitudinal relationship outcome) and ‘behavioral loyalty’ (behavioral relationship outcome) – is investigated. Controlling for the

variables of age, gender, and overall ethical beliefs, we examined to which extent customer loyalty to a store translates into more ethical behavior towards the store.

The results from our analysis clearly show significant correlations between affective commitment to a store and all measured aspects of ethical behavior towards that store. Highly committed customers reported less unethical behavior in terms of 'actively benefiting from illegal activity' (e.g. shoplifting behavior), 'passively benefiting at the expense of others' (e.g. getting too much change and not saying anything), 'actively benefiting from questionable behavior' (e.g. accidentally damaging something and not saying anything) and even 'no harm/no foul' behavior (e.g. trying on clothes for two hours and not buying any) than lowly committed customers. Even when controlling for overall ethical beliefs, age, and gender these results hold. Between behavioral loyalty and ethical behavior no significant correlations were found, not even when affective commitment is high. A possible explanation for these findings may be our measurement of behavioral loyalty. Sirohi et al. (1998) considered three dimensions underlying the store loyalty construct: customers' intent to continue purchasing, their intent to increase future purchases, and their intent to recommend the store to others. In line with De Wulf et al. (2001), we conceptualized behavioral loyalty as repeat purchase behavior, that is, only one of the dimensions of behavioral loyalty.

7.1. Theoretical and managerial implications

With regard to the above findings, it is relevant to mention the research of Strutton et al. (1994), in which the techniques of neutralization (Sykes & Matza, 1957) are investigated as a possible explanation for how the consumer diminishes perceived guilt for inappropriate behavior in retail settings. The techniques most likely to be used by the consumer, i.e.

condemning-the-condemners and denial-of-victim, share a common characteristic: the acceptance of either signifies that the consumer is convinced the retailing ‘victim’ has previously engaged in some form of misbehavior that stimulates and excuses unethical behavior. In other words, the consumer believes the retailer deserves the mistreatment. However, developing a closer bond between the retailer and the consumer would reduce the retaliation of the consumer towards the retailer (Strutton et al., 1994). From this point of view, relationship marketing strategies can be seen as a type of ‘blocking’ strategy of the retailer against the use of techniques of neutralization. In other words, enhancing the affective commitment of the consumer towards the store lowers an individual’s tendency to apply the techniques of neutralization as a mean of assuaging guilt, thus lowers the tendency to engage in inappropriate consumer behavior in retail settings. This is consistent with the results of our study.

The results of this paper may have managerial relevance. In the past, prevention of unethical consumer practices – or stimulation of ethical consumer behavior – has been predicated mainly on methods to increase store security (e.g. video cameras and security guards to improve visual supervision of the customer, electronic tags on goods to discourage the customer to steal them). This study proposes a new way to stimulate ethical consumer behavior – or to prevent unethical behavior – by developing a relationship between the customer and the store itself. So improving customer commitment will not only lead to better behavioral loyalty but also to more ethical behavior from customers. This means that focusing on ‘true’ loyal customers – i.e. when a customer’s behavioral loyalty is accompanied with a high affective commitment – may not only result in better bottom-line profits by reducing the costs of attracting new customers, as indicated by relationship marketing literature; bottom-line profits may also be influenced indirectly by having customers with more ethical behavior,

as the loss due to unethical consumer practices, which has ranged in the billions recently, will decrease.

From a realistic point of view, we have to recognize that most retailers have a mix of customers, ranging from relatively low committed to the store to relatively high committed to the store. So enhancing the affective commitment of customers, and having a core of highly committed customers, has also another important implication. Customers who are relatively high committed towards the store can stimulate other, less committed customers to act more appropriate in a retail setting, as our findings suggest that highly committed customers reveal a more ethical behavior than relatively low committed customers. Strutton et al. (1994) suggested the use of in-store displays offering directly worded statements such as “We’re all hurt by shoplifting” or “Shoplifting is everyone’s responsibility” as a retailer’s measure for preventing unethical consumer practices. Highly committed customers can replace these displays, as commitment has not only a significant and strong direct impact on consumer loyalty, but also positively influences word-of-mouth communication (Beatty et al., 1996; Hennig-Thurau et al., 2002). Highly committed customers can communicate about ethical behavior, stimulate others to avoid unethical practices and report unethical behavior of others. Bringing in customers as ‘prophets of ethical consumer behavior’ can be seen as an extension of the concept of team playing in customer-sales associate retail relationships, proposed by Beatty et al. (1996). Not only the employees have to work closely together to achieve a goal – here ethical consumer behavior – also (highly committed) customers can contribute to this goal as they are treated as a member of the team.

However, one important remark should be made. Retailers must guard against assuming too quickly that a relationship with the provider is what all customers want or need. In some

situations or under certain conditions customers do not seek a long-term relationship with a provider (Barnes, 1997). Blois (1996) also pointed out that the risk of an adverse response from the customer, if their expectations are not met, within a relationship is greater than were a relationship doesn't exist. So, when we talk about relationship and relationship marketing, we need to bear this remark in mind and not get carried away. As Szmigin & Bourne (1998) stated "many customers really do not want a long-term relationship approach, but low prices, good service and convenience – if you deliver that, you have as much chance of getting loyal customers as the competitor running a complex loyalty scheme" (p.553). The retailer first has to question whether a long-term relationship is necessarily the most appropriate or worthwhile for either side of the supplier-buyer dyad. Long-term relationships may be beneficial for the retailer, but if the customer find himself forced into one – through for example extrinsic rewards such as incentives, punishments, special treatments – the customer will only be 'temporary' behavioral loyal, so there will be no contribution to the development of what can be called 'true relationships' (Hennig-Thurau et al., 2002). Consequently, the correlation between customer loyalty and unethical behavior will fail to appear.

7.2. Limitations

A potential weakness may be that respondents forgot to report some purchases during the data collection process based on the diary method. Nevertheless, this inconvenience is related to every panel method. Another limitation is that respondents might have been dishonest about the ethical behavior they self-reported towards a particular store. We tried to overcome this error as much as possible by making the whole interviewing process anonymous. However, the question of correspondence between reported behavior and actual behavior remains. In our opinion the only way to overcome this problem is by doing real experimental research, but

this is not easy. For example, how could respondents be manipulated to shoplift or not? And how unethical is this kind of research? Third, our study did not include potential antecedents of affective commitment. By doing so, one would be able to provide clear recommendations towards retailing practice on how to optimize ethical behavior from customers. Consequently, we have to rely on various studies that have been conducted previously on what influences affective commitment (e.g. De Wulf et al. 2001) in order to recommend courses of action that may stimulate ethical behavior. Fourth, our study is not of a longitudinal nature. As a result, making predictions on what happens to ethical behavior when commitment gradually increases or decreases is difficult. Relying on Hirschman's and Rusbult's and 'Exit – voice – loyal – neglect' model (Hirschman, 1970; Rusbult et al. 1982) of responses to dissatisfaction in very close relationships, one might expect different response patterns. According to these models, consumers may react along two different dimensions: destructive versus constructive and active versus passive. It might be worthwhile exploring the ethical behavior of consumers taking into account their reaction patterns along these two dimensions. Finally, our sample is biased toward families with children between 3 and 20 and, as a consequence, some age categories are underrepresented (e.g. people over 50).

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Appendix

- List of scale items

List of scale items

Affective commitment (De Wulf, 1999)

1. This store gives me a feeling of trust.
2. As a customer, I have a high quality relationship with this store.
3. This store gives me a trustworthy impression.
4. I am happy with the relationship efforts this store is making to a customer like me.
5. I have trust in this store.
6. I am satisfied with the relationship I have with this store.
7. This store really cares about me.
8. This is my favorite clothing store.
9. I am willing to go the extra mile to remain a customer of this store.

Consumer ethical behavior scale (based on Muncy & Vitell, 1992)

“In this store, I would or I have engaged in behavior which involved...”

Actively benefiting from illegal activity

1. Changing price tags on clothing in the store.
2. Putting on clothes in a fitting cubicle and leaving the store without paying for them.
3. Giving misleading price information to a clerk for an unpriced item.
4. Returning damaged merchandise when the damage is my own fault.

Passively benefiting at the expense of others

5. Getting too much change and not saying anything.
6. Seeing someone stealing clothing and not reporting it to the store personnel.
7. Not saying anything when the assistant miscalculates the bill in my favor.

Actively benefiting from questionable behavior

8. Damaging a piece of clothing by accident in the store and doing nothing about it.
9. Using an expired coupon for merchandise.

No harm/no foul

10. Trying on different clothes and consciously not returning them to where they belong but leaving them in the fitting cubicle.
11. Returning clothes under the pretext of them not fitting, but simply to buy them cheaper elsewhere.
12. Spending over two hours trying on different clothes and not purchasing any.
13. Returning clothes after trying them and not liking them.

Consumer Ethics Scale (CES, Muncy & Vitell, 1992)

Actively benefiting from illegal activity

1. Changing price tags on merchandise in a retail store.
2. Drinking a can of soda in a supermarket without paying for it.
3. Reporting a lost item as 'stolen' to an insurance company in order to collect the money.
4. Giving misleading price information to a clerk for an unpriced item.
5. Returning damaged merchandise when the damage is your own fault.
6. Returning damaged clothing when the damage is your own fault.
7. Putting on a dress in the fitting room and leaving the store without paying for the dress.

Passively benefiting at the expense of others

8. Getting too much change and not saying anything.
9. Lying about a child's age in order to get a lower price.
10. Not saying anything when the server miscalculates the bill in your favor.
11. After trying on some dresses, leaving them lying around in the fitting room instead of putting them back on their place.
12. Observing someone shoplifting and ignoring it.

Actively benefiting from questionable behavior

13. Breaking a bottle of salad dressing in a supermarket and doing nothing about it.
14. Stretching the truth on an income tax return.
15. Using an expired coupon for merchandise.
16. Using a coupon for merchandise that you did not buy.
17. Not telling the truth when negotiating the price of a new automobile.
18. Returning an item after finding out that the same item is now on sale.

No harm/no foul

19. Tasting grapes in a supermarket and not buying any.
20. Using computer software or games that you did not buy.
21. Copying a cd instead of buying it.
22. Spending over an hour trying on different dresses and not purchasing any.
23. Taping a movie off the television.
24. Returning merchandise after trying it and not liking it.
25. Taking an ashtray or other 'souvenir' from a hotel.
26. Joining a record club just to get some free records without any intention of buying any.
27. Subscribing to a magazine in order to receive the present and canceling the subscription after the first issue.
28. Filling out your train card only after you are sure the conductor is doing his rounds.

CHAPTER V

RELATIONSHIP COMMITMENT AND

ETHICAL CONSUMER BEHAVIOR:

THE CASE OF RECEIVING TOO MUCH CHANGE

AT THE CHECKOUT

This chapter is based on Steenhaut S. & P. Van Kenhove (2005), Relationship Commitment and Ethical Consumer Behavior in a Retail Setting: The Case of Receiving Too Much Change at the Checkout, *Journal of Business Ethics*, 56 (4), 335-353.

The research results are also presented at the *Doctoral Colloquium 2004 of the European Marketing Academy* (EMAC) (held in Murcia, Spain).

Chapter V

Relationship Commitment and Ethical Consumer Behavior: The Case of Receiving Too Much Change at the Checkout

1. Abstract

In this paper, two experiments are conducted to scrutinize the effect of relationship commitment on the reaction of shoppers to receiving too much change, controlling for the amount of excess change. The first study consists of a field experiment examining the pure receiving behavior under the predefined circumstances. Results show that, when the less committed consumer is confronted with a large excess of change, he/she is less likely to report this mistake, compared with a small excess. Conversely, consumers with a high commitment towards the retailer are more likely to tell when they receive too much change, especially when the amount is large. The second experiment identified an interesting trade-off between opportunism and guilt-related feelings which provides an explanation for the findings of the first study: the less committed consumer is driven by opportunism, whereas guilt-related feelings overcome in the case of a high commitment relationship. These results have several implications for both retail management and future research.

2. Introduction

Getting too much change at the checkout ... It happens to us all ... Being at the cash desk of a shop, not paying the exact money, and receiving too much change from the cashier. How do people react when confronted with this situation? Do they inform the cashier about the mistake, or do they keep mum and pocket the money? In other words, do they perform an ethical act, or do they behave unethically? Fukukawa (2002) found that twenty-five percent of the interviewed consumers admitted to having failed to say anything when receiving too much change. This gives the impression that this reaction might be rather widespread among consumers as a whole. Hence, the question that logically follows is: “*Why* do people decide to keep the money?” Gaining insight into the motives underlying this unethical behavior might enable retailers to curtail similar and other ethically questionable consumer practices.

The topic ‘receiving too much change’ is not new in the academic literature (e.g. Vitell, 2003); however, this issue has never been investigated in detail but only as part of consumer ethics, i.e. “the moral rules, principles and standards that guide the behavior of an individual (or group) in the selection, purchase, use, selling, or disposition of a good or service” (Muncy & Vitell, 1992, p.298). The Consumer Ethics Scale developed by Muncy and Vitell (Muncy & Vitell, 1992; Vitell & Muncy, 1992) consists of four distinct constructs of ethically questionable consumer practices: ‘actively benefiting from an illegal activity’, ‘passively benefiting at the expense of the seller’, ‘actively benefiting from a questionable action or behavior’, and ‘no harm, no foul’. ‘Receiving too much change and not saying anything’ belongs to the second category, which comprises actions by which the consumer takes advantage of a seller’s mistake (Muncy and Vitell, 1992; Vitell & Muncy, 1992).

Most studies investigating consumer ethics (e.g. Chan et al., 1998; Erffmeyer et al., 1999; Polonsky et al., 2001; Vitell et al., 2001) have focused on the individual's beliefs about whether certain types of consumer behavior are ethical or not, theorizing that these ethical judgments largely determine the consumer's intention to engage in ethically questionable behavior. However, factors other than ethical beliefs are suspected of influencing ethical behavioral intentions and, hence, unethical consumer behavior (Vitell, 2003). Despite the importance of this statement, there is little research that explores factors influencing an individual to engage (or not) in unethical consumer behavior and that provides theoretical explanations why these factors influence someone's decision to act (un)ethically.

The aim of this study is to contribute to filling this gap in the literature. Moreover, this study does not examine unethical consumer *behavior* in all its varieties, but addresses only the issue of receiving too much change, in order to scrutinize the psychological motives underlying the behavioral reactions in this case. More specifically, by manipulating two possibly influencing variables, relationship commitment (as a key variable of interest of relationship marketing) and amount of excess change, we examine when and why a consumer reports (or does not report) receiving too much change. Based on the relationship marketing literature, and the constructs of opportunism and guilt, we provide a framework for developing some hypotheses, which we test in two experiments. The first experiment concentrates on the behavior itself; the second study explores the underlying motives of the observed behavior in the first experiment.

3. Theoretical background & Hypotheses

3.1. Relationship commitment

A phenomenon that has been receiving increasing attention in consumer markets, as well by academicians as business practitioners, is *relationship marketing* (e.g. Bennet, 1996; De Wulf et al., 2001; Fournier, 1998; Odekerken-Schröder et al., 2003; Verhoef, 2003). Several scholars have highlighted the importance of establishing customer relationships as a prerequisite for effective marketing. However, enhancing the value of relationships with customers makes ethical behavior on the part of both parties more crucial (Dodge et al., 1996). Bagozzi (1995) stated that "... [an] aspect of relationship marketing in consumer markets that is in need of attention ... is moral behavior" (p.276). Also Vitell et al. (2001) put forward that getting better behavior from customers requires the development of closer relationships.

In the literature, frequently reported relationship outcomes are relationship satisfaction, trust, relationship commitment and behavioral loyalty (Geyskens et al., 1996). In this study, we focus on relationship commitment as this represents the highest stage in relationship bonding (Dwyer et al., 1987). In a retail context *relationship commitment* is referred to as "a consumer's enduring desire to continue a relationship with a retailer accompanied by this consumer's willingness to make efforts at maintaining it" (De Wulf et al., 2001, p.37). It is important that the presence and consistency over time of both the desire to continue a

relationship and the willingness to make efforts directed at sustaining this relationship are treated as key elements of the concept of relationship commitment³.

Several authors supported the notion that relationship commitment motivates consumers to act (e.g. Gruen, 1995; Hennig-Thurau & Klee, 1997; Moorman et al., 1992). More specifically, relationship commitment is found to lead to cooperation and to reduce the temptation of attractive short-term alternatives (Anderson & Weitz, 1992; Morgan & Hunt, 1994). Dick & Basu (1994) stated that the stronger the relationship commitment, the more likely the buyer is to overcome potential obstacles in the buyer–seller relationship, resulting in positive behavior. Also Verhoef (2003) emphasized the significance of commitment in a customer relationship, as it affects both relationship retention and relationship development.

In the area of consumer ethics, Vitell (2003) identified store commitment, among others, as a variable that has not been examined in the context of unethical consumer behavior but might prove fruitful. Van Kenhove et al. (2003) recently investigated the effect of customer loyalty on consumers' ethical behavior in all its varieties using the Hegarty & Sims (1978) model. These authors concluded that relationship commitment is negatively correlated with consumers' self-reported unethical behavior, whereas behavioral loyalty was not correlated, even when controlling for relationship commitment.

³ Some scholars (e.g. Bendapudi & Berry, 1997; Young & Denize, 1995; Gundlach et al., 1995) have noted that different motivations can underlie the notion of relationship commitment. It can result either from dedication to the relationship, i.e. affective commitment, or from the parties being constrained to maintain the relationship, i.e. calculative commitment (Geyskens et al., 1996). Kumar et al. (1995) define affective commitment as “the desire to continue their relationship because of positive affect towards the partner” (p.351). In other words, affectively committed buyers are motivated to continue the relationship with the seller because they *want* to. The more instrumental type of commitment, i.e. calculative commitment, refers to buyers' commitment to a seller because they *need* to. These two types of commitment are typically conceptualized as being independent: the extent to which one is affectively committed does not affect the degree of calculative commitment, and vice versa. Past studies mostly focused on the more affective kind of commitment (e.g. Geyskens et al., 1996; Verhoef, 2003) since Kumar et al. (1995) have argued that the consequences of affective commitment are superior to those for calculative commitment. Therefore, in this study affective commitment is investigated.

Based on the above theoretical and empirical support for the commitment–behavior relationship, also in the consumer ethics context (cf. Van Kenhove et al., 2003), we believe that in the ethically questionable consumer situation of receiving too much change, the lowly committed consumer will behave less ethically compared to the consumer who is highly committed toward the retailer.

H1: A less committed consumer is less likely to report receiving too much change compared with a highly committed consumer

Furthermore, we presume the *amount of excess change* (i.e. the benefit received by the consumer) to have an impact on the effect of relationship commitment on the reaction to receiving too much change. Vitell et al. (2001) noted that consumers engage in questionable behavior if the potential rewards are great. However, we believe the influence of personal gain, i.e. the excess amount, varies according to the relationship between the consumer and the retailer. A consumer with a low commitment relationship will be less likely to report a large excess, compared with a small excess. On the other hand, a highly committed consumer will be more prone to tell the retailer when receiving a large excess, compared with a small one.

H2: The effect of relationship commitment on consumers' reaction to receiving too much change is moderated by the amount of excess change: the less committed consumer is less likely to report receiving too much change in case of a large excess of change compared to a small excess, whereas the highly committed consumer is more likely to report receiving too much change in case of a large compared to a small excess of change

3.2. Underlying psychological motives: Opportunism and Guilt

Some authors claim that man, and consequently consumer behavior, is best characterized by unrestrained self-interest maximization with guile (Hayes-Roth, 1982; John, 1984; Vitell et al., 2001). *Opportunism* can be defined as “self-interest seeking with guile ... [which] includes but is scarcely limited to more blatant forms, such as lying, stealing and cheating ... [opportunism] involves subtle forms of deceit” (Williamson, 1984, p.47). Whereas opportunism refers to the buyer’s attempt to take advantage of a temporary crisis faced by the seller, commitment refers to the buyer’s willingness to undertake short-term losses to ensure the long-term stability of the relationship (Anderson & Weitz, 1992). In the literature, there is evidence of a negative correlation between these two concepts – commitment and opportunism (Gundlach et al., 1995, Kumar et al., 1995). Therefore, we believe opportunism plays an important role in the relationship between commitment towards the retailer and reporting too much change. We expect that when a consumer with a low relationship commitment towards the retailer is confronted with too much change, i.e. a situation that creates the potential for opportunism, he/she will be likely to impose upon the retailer’s position of temporary vulnerability to his/her advantage by not saying anything about the excess change, i.e. behaving unethically.

H3: A less committed consumer is less likely to report receiving too much change, compared with a highly committed consumer, due to an opportunistic motive.

Furthermore, we believe that this effect will be enhanced as the amount of excess change increases, because “opportunistic behavior is purposeful behavior, and therefore it is likely to emerge in situations wherein the party behaving opportunistically expects a high probability

of success from such behavior. Similarly, opportunistic behavior is unlikely in situations where the expectation of success of such behavior is low” (Joshi & Arnold, 1997, p.824).

Therefore, we can redefine our hypothesis as follows:

H3(a): When receiving a small, rather than a large, amount of excess change, a less committed consumer is less likely to behave opportunistically, and so is more likely to report the excess change

H3(b): When receiving a large, rather than a small, amount of excess change, a less committed consumer is more likely to behave opportunistically, and so is less likely to report the excess change

On the basis of the negative correlation between commitment and opportunism (cf. *supra*), we presume that a highly committed consumer would be unlikely to behave opportunistically because he/she would not wish to jeopardize his/her existing relationship with the retailer. Likewise, Dick & Basu (1994) suggested that the stronger the relationship commitment, the more likely the consumer is to overcome potential obstacles in the buyer-seller relationship, resulting in positive behavior. Furthermore, relationship commitment is assumed to have an important role in mitigating opportunism (Achrol & Gundlach, 1999), as it is suggested that developing a closer bond between the consumer and the retailer would reduce the retaliation of the consumer against the retailer (Strutton et al., 1994).

We believe that *guilt-related feelings* is another psychological construct that plays an important part when individuals are confronted with too much change in the case of a high commitment towards the retailer. Guilt can be defined as “an individual’s unpleasant emotional state associated with possible objections to one’s own actions, inaction, circumstances or intentions. It is a form of psychological distress based on the possibility that one may be in the wrong (or, at least, that others may have such a perception)” (Baumeister et al., 1994, p.245).

In the context of consumer ethical decision-making, guilt is considered to be an important emotion because it may influence the consumer’s future behavior (Marks & Mayo, 1991). Strutton et al. (1994) suggested that a consumer experiences guilt when first evaluating the possibility of engaging in an unethical act. From an interpersonal perspective, guilt is believed to promote relationship-strengthening behavior and to prevent relationship-damaging actions (Leith & Baumeister, 1998), such as not saying anything when receiving too much change. However, these relationship-enhancing effects of guilt are recognized to be more common in close, long-term relationships than in distant ones (Hoffman, 2000). Lapidus & Pinkerton (1995) also suggested that people might be incapable of feeling guilt towards an organization which the buyer has no ongoing relationship with. Therefore, we expect guilt reactions to be stronger and more influential in the case of a high relationship commitment with the retailer, compared with a low commitment, which results in more ethical behavior in the former case.

H3: A highly committed consumer is more likely to report receiving too much change, compared with a less committed consumer, due to guilt-related feelings.

Again, we can redefine this hypothesis by theorizing that the amount of the excess change has an impact on the experience of guilt-related feelings, because the central object of negative evaluation in guilt is not the person as a whole, but a particular behavior or action (Tangney, 1998). That is, the thing done or undone is the focus. In simple terms, one can regard oneself as a good person who has done a bad thing (Leith & Baumeister, 1998), e.g. not reporting the receipt of too much change. Therefore, we expect the guilt feelings to be more intense when an individual fails to report receiving a large, rather than a small, excess of change.

H4(a): When receiving a small, rather than a large, excess of change, a highly committed consumer is less likely to experience guilt-related feelings, and therefore is less likely to report receiving too much change

H4(b): When receiving a large, rather than a small, excess of change, a highly committed consumer is more likely to experience guilt-related feelings, and therefore is more likely to report receiving too much change

4. Study 1

The purpose of the first study was to test the effect of relationship commitment on reporting the excess change (H1) and to explore the moderating role of the amount of excess (H2). In other words, this study examined the pure receiving behavior, controlling for the specific circumstances, i.e. low versus high relationship commitment and small versus large amount of the excess.

4.1. Research method

Two hundred individuals⁴ took part in a field experiment with a 2-by-2 between-subjects design. The independent variables were ‘relationship commitment’ (low versus high) and ‘amount of excess change’ (small versus large), and the dependent variable was ‘reporting receipt of excess change or not’.

The field experiment consisted of the selling of an easily saleable product, i.e. little cakes, to the full-time employees of two different divisions of a large company. These separate, but comparable groups (gender: male 61%, female 39%; age: 21-31 33%, 31-41 34%, 41-51 20%, 51-61 13%) were manipulated so that their commitments were mutually divergent (either low or high – cf. *infra*). Respondents in both divisions were informed about three hours in advance that someone would come to sell cakes (for a detailed description we refer to the appendix). When buying a cake, the participant had to pay immediately and when paying too much,

⁴ Actually, more than two hundred individuals took part in the first study. However, only two hundred individuals paid too much when buying a small cake. It should also be noted that the respondents all paid with a small amount since the selling price was only €0.88. Consequently, the number of coins of change could not have had an influence on the possibility of noticing the receipt of too much change.

he/she received too much change. The selling price for the cakes, €0.88, was chosen so that it minimized the possibility of the participants being able to pay the exact amount. The sellers were completely blind to the hypotheses.

The first independent variable involved *relationship commitment*. In the first division of the company the little cakes were sold to fund the student organization of a small, unknown university; in the second department the little cakes were sold to fund the organizing committee of the company the respondents work for. In advance, a pretest in a third division of the company confirmed the divergent commitments towards these organizations. Based on the 5-point relationship commitment scale of De Wulf et al. (2001 – see appendix), adapted to the situation (Cronbach's $\alpha=.92$), commitment towards the organization was proven to be significantly lower in the first division compared to the second one ($n=30$; $M=2.83$ $SD=.39$ vs $M=4.21$ $SD=.39$; $t(28)=9.753$; $p<.001$). In other words, in the first division the respondents had a low to neutral commitment towards the organization; in the second department of the company respondents were high committed.

The second independent variable in this experiment involved the *amount of the excess*, randomly assigned. A pretest was used to determine the small and large amounts. After telling 200 students to imagine themselves buying a small cake for €0.88 and receiving too much change, they were asked to give their perceptions about different amounts of the excess. The results indicated €0.20 and €2.00 as small and large amounts, respectively.

The dependent variable was *reporting (or not) receiving too much change*. It was expected that a highly committed participant is more likely to report it, i.e. behave ethically, whereas one who is less committed is more likely to not report the mistake, i.e. behave unethically.

Further, the amount of change was expected to play an important part. More specifically, the larger the amount, the more likely a highly committed consumer is to behave ethically, and the more unlikely a less committed consumer is to report the mistake.

Of course, we have to recognize that there will have been participants who did not notice the mistake. This means that these individuals did not report receiving too much change, but not necessarily because they had the intention to behave opportunistically. However, since we assigned the two hundred participants at random to the experimental conditions, we presumed that these instances occurred with equal probability in the four conditions.

4.2. Research results

Because the dependent variable was categorical (1 if reporting it, 0 if otherwise), we used binary logistic regression to analyze the data. The independent variables were relationship commitment (measured by a dummy variable D_1) and amount of excess change (measured by a dummy variable D_2). The logistic regression equation could be written as:

$$\text{Reporting receiving too much change} = a + b_1 D_1 + b_2 D_2 + b_3 D_1 D_2. \quad (1)$$

To specify this relationship, we used the ‘spotlight’ procedure described in Irwin & McClelland (2001). To test, for example, the simple effect of commitment in the case of a small excess of change, it was sufficient to test the coefficient (b_1) of commitment, with small excess coded as $D_2 = 0$. To test, for example, the simple effect of amount of excess change in the case of low commitment, it was sufficient to test the coefficient (b_2) of amount of excess, with low commitment coded as $D_1 = 0$.

The results are displayed in Table 5.1 and Figure 5.1. The appendix provides an overview of the model parameters, model outcomes and all different coding schemes used with the ‘spotlight’ procedure of Irwin & McClelland (2001).

Table 5.1: Study 1 – Research results: (Un)ethical behavior

	Low commitment		High commitment	
	Small excess	Large excess	Small excess	Large excess
Report receiving too much change: yes	66% ^a	46%	62%	80%
Report receiving too much change: no	34%	54%	38%	20%
Total	100%	100%	100%	100%
N	50	50	50	50

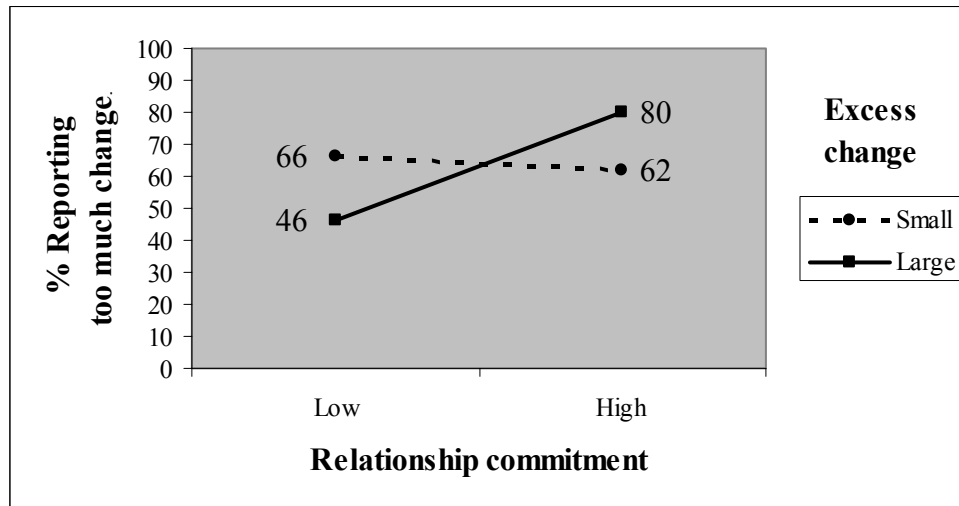
$$\chi^2=12.66; df=3; p<0.01$$

^a 66 percent of the respondents in the low commitment, small amount condition report the fact of receiving too much change

Consistent with expectations, people in general reported receiving too much change less frequently when commitment was low than when it was high (56% vs 71%; $b_1=.34$; Wald=4.97; $p<.05$; appendix situation ^a). The main effect of the amount of excess was not significant (64% vs 63%; $b_2=.02$; Wald=.01; $p>.05$; appendix situation ^a). More importantly, the interaction between both independent variables was significant ($b_3=.43$; Wald=7.80; $p<.01$; appendix situation ^a). The simple effect of commitment in the case of a small amount of excess was not significant (66% vs 62%; $b_1=-.17$; Wald=6.94; $p>.05$; appendix situation ^b), whereas, in the case of a large amount excess, it was significant (46% vs 80%; $b_1=1.55$; Wald=11.64; $p<.001$; appendix situation ^c). In a low commitment situation, the effect of the amount of excess change was significant (66% vs 46%; $b_2=-.82$; Wald=4.00; $p<.05$; appendix

situation ^d) as well as in a high commitment situation (62% vs 80%; $b_2 = -.90$; Wald=3.84; $p < .05$; appendix situation ^e).

Figure 5.1: Study 1 – Research results: (Un)ethical behavior



4.3. Discussion

The results of the first experiment were consistent with expectations: when a consumer is less committed, he/she is less likely to report receiving too much change, compared with the highly committed consumer (H1). Moreover, the amount of the excess has a significant impact on this effect: the larger the amount, the less likely is the less committed consumer to report receiving too much change, whereas the highly committed one is more likely to report it (H2).

5. Study 2

The purpose of this experiment was to investigate the psychological constructs underlying the findings of study 1, i.e. H3 and H4. Because the first study consisted of a pure experimental manipulation, i.e. manipulating behavior by changing the specific circumstances (relationship commitment and amount of excess change) and then observing the behavior, it was not possible to ask participants afterwards about the motives for their behavior. Therefore, in this study, we used the (in consumer ethics research frequently applied (Dodge et al., 1996)) vignette approach to examine the consumer's motives to report (or not report) the receipt of too much change. An additional implication of this research method concerned the amount of the excess. In the previous experiment real amounts were used. However, in the following study the respondents were allowed to place their own interpretation on the small and large amounts. That is, the excess manipulation in the vignettes stated no specific amounts of excess change, but rather descriptions of the amounts, i.e. a trifle sum versus a reasonable amount of money (cf. *infra*).

5.1. Research method

A 2-by-2 between-subjects experimental design was set up. Again, the independent variables were 'relationship commitment' (low versus high) and 'amount of too much change' (small versus large). One hundred and sixty business undergraduate students of a large university (gender: male 38%, female 62%; age: 18-26), who participated for a partial class credit, were randomly assigned to one of the four experimental conditions. They were asked to read a detailed description of the retail store. Half of the participants received a low relationship commitment vignette, the other half a high relationship commitment vignette (cf. *infra* –

Pretest 1). After being presented with this description of the retailer, the individual in the scenario was confronted with the ethical issue of receiving too much change at the checkout. In the one case, it involved a small amount of excess change; in the other case, the individual received a large amount (cf. infra – Pretest 2). The appendix provides the full text vignette of each experimental condition.

It was emphasized that it was very important both to read the scenario carefully and to try hard to imagine themselves in the situation. After reading the vignette, participants were asked to complete, totally anonymously, a set of items designed to test the hypotheses. The dependent variable was ‘reporting receipt of excess change or not’, i.e. *(un)ethical behavioral intention*. This was measured by asking each participant to indicate how he/she would act in the situation depicted in the scenario, more specifically, the likelihood of telling the cashier he/she made a mistake (in terms of percentages). Because we had already analyzed the pure behavioral reactions in study 1, we presumed it was adequate to measure these by only one item.

The hypothesized underlying constructs – *opportunism* and *guilt-related feelings* – were measured by means of a 5-point likert scale. The statements included in this scale were derived from the literature (e.g. Gundlach et al., 1995, Joshi & Arnold, 1997, Marks & Mayo, 1991) and from a preliminary test (cf. infra – Pretest 3) conducted to get a good overview of all the possible reasons to report (or not) receiving excess change. An exploratory factor analysis was done on these explanatory factors to study the structure of the constructs (cf. appendix). Subsequently, its results contributed to the development of the factors that measured the behavior construct under investigation. As expected, this analysis revealed two constructs: an opportunism construct (Cronbach’s $\alpha=.64$), and a guilt-related construct

(Cronbach's $\alpha = .69$). For an overview of the statements used for the two constructs, we refer to the appendix.

Although a pretest was conducted to develop appropriate vignettes concerning the manipulation of relationship commitment (cf. *infra* – Pretest 1), a manipulation check was performed in the main study to verify whether the manipulation of this independent variable was indeed successful. A 7-point scale ranging from 'very negative' to 'very positive' confirmed that the participants in the low commitment condition experienced a 'rather negative' to 'neutral' relationship, whereas, in the high commitment condition, a 'rather positive' to 'positive' relationship was found ($M=3.09$ $SD=.98$ vs $M=5.11$ $SD=1.16$; $t(158)=2.769$; $p<.001$). Thus, we may conclude that the manipulation of relationship commitment was successful.

Once participants had completed these measures, they were debriefed and thanked for their participation.

5.2. Pretest 1

The purpose of the first pretest was to create an effective manipulation of the independent variable relationship commitment. Therefore, we relied on the relationship marketing literature which posits that relationship commitment reflects consumers' evaluations of a retailer's offerings and their perceptions of the intrinsic quality of the relationship (i.e. the strength of the relationship) (Garbarino & Johnson, 1999; Geyskens et al., 1996; Morgan & Hunt, 1992; Moorman et al., 1992; Rust et al., 2000; Verhoef, 2003).

Sixty undergraduate students were given a description of a retail store in terms of atmosphere, product assortment and customer friendliness – each of these items can be interpreted as an integral part of the retailer's offerings (De Ruyter & Wetzels, 2000). Half of the students, randomly assigned, received a vignette in which these inputs were not sufficient, the other half received a scenario in which the retailer's offerings were more than satisfactory. After reading the description of the retailer, the students were asked to complete three items, adapted from De Wulf et al. (2001), to measure relationship commitment (Cronbach's $\alpha=.95$). The specific items used for these constructs are contained in the appendix.

An independent sample t-test showed significant differences between the two vignettes with a lower relationship commitment score in the first compared to the second vignette ($M=1.64$ $SD=.71$ vs $M=4.90$ $SD=.96$; $t(58)=14.97$; $p<.001$).

5.3. Pretest 2

The second pretest was conducted to investigate the extent to which the amount of excess change differs in the perceived potential for opportunism. It was assumed that a large amount is perceived as a larger opportunity, compared with a small amount.

Sixty undergraduate students were given a short scenario in which the situation of receiving too much change was described. Half of the students, randomly assigned, received a vignette that involved a small amount, the other half a scenario in which the individual received a large excess. After reading this, the students were asked to indicate to what extent they perceived this incident as an opportunity. To measure the potential for opportunism, two statements

were included in a 7-point semantic differential: “I can seize a small/large chance” and “I consider this as a small/large opportunity” (see appendix).

An independent sample t-test showed significant differences between the two vignettes. For both statements the potential for opportunism was perceived significantly lower in the first compared to the second vignette (statement 1: $M=2.35$ $SD=1.25$ vs $M=4.13$ $SD=1.71$; $t(58)=4.66$; $p<.001$; statement 2: $M=2.58$ $SD=1.29$ vs $M=3.84$ $SD=1.51$; $t(58)=3.54$; $p<.001$).

5.4. Pretest 3

The last preliminary test was conducted to help depict the reasons why someone does or does not report receiving too much change. The goal of this pretest was to get a good overview of all the possible motives to act ethically or unethically in this specific case.

A written questionnaire with the open question ‘Why would you report/not report receiving too much change?’ was asked to two hundred undergraduate students. Analysis of this test resulted in about eight categories of explanatory factors (for an overview, see appendix). All these reasons (except for ‘I would not notice the mistake’) were taken into account in the main study. This was done to prevent overlooking a major reason that was not included in the hypotheses, but which had a significant impact on the interaction effect of relationship commitment and the amount of excess change on the reaction to receiving too much change. However, the factor analysis (cf. *supra*) showed that only the opportunism and guilt-related constructs appear to be relevant.

5.5. Results main study

To test our hypotheses we conducted a manova with behavioral intentions, opportunism and guilt-related feelings as dependent variables, and relationship commitment and amount of excess as independent variables. Results are displayed in Table 5.2. Overall manova showed a significant main effect of affective commitment on the dependent variables, together with a significant interaction effect with amount of excess change.

Table 5.2: Study 2 – Research results: Behavioral intentions, Opportunism and Guilt

	F-test
<u>Multivariate test</u>	
Relationship commitment	25.08 **
Amount of excess change	Ns
Relationship commitment x Amount of excess change	3.82 *
<u>Univariate test – Dependent variable: Intentions to report the excess change</u>	
Relationship commitment	68.73 **
Amount of excess change	Ns
Relationship commitment x Amount of excess change	7.74 **
<u>Univariate test – Dependent variable: Opportunism</u>	
Relationship commitment	8.90 **
Amount of excess change	Ns
Relationship commitment x Amount of excess change	8.90 **
<u>Univariate test – Dependent variable: Guilt-related feelings</u>	
Relationship commitment	6.28 **
Amount of excess change	Ns
Relationship commitment x Amount of excess change	4.59 *

** p<.01 * p<.05 ° p<.1 Ns not significant

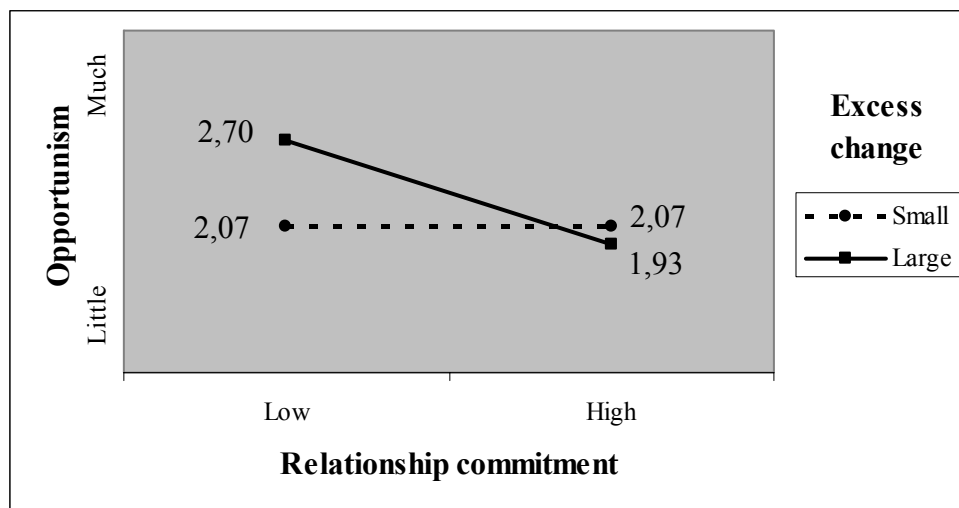
Consistent with study 1, consumers *reported receiving excess change* less when the relationship commitment was low than when it was high ($M=27\%$ $SD=27.57$ vs $M=65\%$ $SD=30.85$). The main effect of the amount of the excess was not significant ($M=45\%$ $SD=34.97$ vs $M=47\%$ $SD=34.67$). The interaction effect between both independent variables was significant (Figure 5.2). The simple effect of commitment was significant in the case of a small excess ($M=32\%$ $SD=30.89$ vs $M=57\%$ $SD=34.58$; $t(78)=3.41$; $p<.001$) as well as in the case of a large amount ($M=22\%$ $SD=23.04$ vs $M=73\%$ $SD=24.68$; $t(78)=9.41$; $p<.001$). In a low commitment situation, the effect of the amount was not significant ($M=32\%$ $SD=30.98$ vs $M=22\%$ $SD=23.04$; $t(78)=1.60$; $p>.05$); in a high commitment situation the effect was significant ($M=57\%$ $SD=34.58$ vs $M=73\%$ $SD=24.68$; $t(78)=2.31$; $p<.05$).

Figure 5.2: Study 2 – Research results: Behavioral intentions



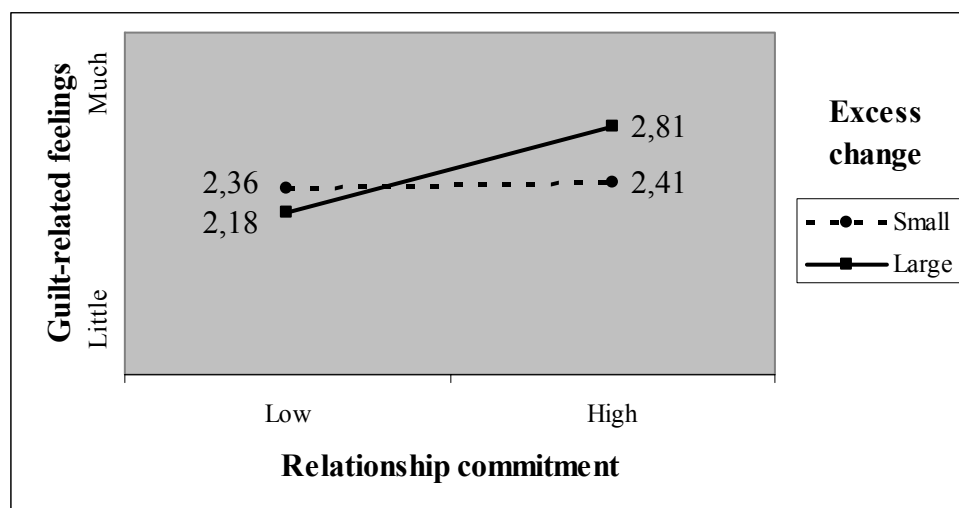
The main effect of relationship commitment on the *opportunism* construct was significant ($M=2.38$ $SD=0.92$ vs $M=1.99$ $SD=0.77$): in the case of a low commitment relationship, a consumer was more likely to give in to an opportunistic motive when confronted with too much change than in the case of a high commitment to the retailer (H3). The interaction effect of relationship commitment and the amount of the excess change on the opportunism construct was significant (Figure 5.3) with, as expected, only a significant simple effect occurring in the low commitment condition ($M=2.07$ $SD=0.83$ vs $M=2.70$ $SD=.90$; $t(78)=3.25$; $p<.01$): a consumer with a low commitment towards the retailer was more likely to behave opportunistically when the amount of the excess is larger. These findings were consistent with the expectation that opportunism plays a decisive part in the influence of low relationship commitment on the reaction to receiving too much change, when the amount of excess change is controlled.

Figure 5.3: Study 2 – Research results: Opportunism



Guilt-related feelings differed significantly between the relationship commitment conditions ($M=2.27$ $SD=0.90$ vs $M=2.61$ $SD=0.86$): in the case of a high commitment relationship, a consumer was more likely to experience guilt-related feelings when confronted with too much change than in the case of a low commitment relationship (H3). The interaction effect of the two independent variables was significant (Figure 5.4), with, as hypothesized, only a significant simple effect in the high commitment condition ($M=2.41$ $SD=.84$ vs $M=2.81$ $SD=.84$; $t(78)=3.39$; $p<.05$): a consumer with a high commitment towards the retailer was more likely to experience guilt-related feelings when the amount of the excess is larger, compared with a smaller amount. These findings were consistent with the hypothesis that guilt-related feelings play an important part in the influence of the high commitment relationship on the reaction to receiving too much change, when the amount of excess change is controlled.

Figure 5.4: Study 2 – Research results: Guilt-related feelings



5.6. Discussion

The results of the second study were consistent with expectations: when a consumer is less committed to a retailer, he/she is less likely to report receiving too much change, especially when it involves a larger amount, because of an opportunistic motive. A highly committed consumer is more likely to report receiving too much change when it involves a larger amount, because of guilt-related feelings. However, these motives do not occur independently. In the case of a low commitment relationship, as in the case of a high commitment to the retailer, the consumer experiences both an opportunistic drive and guilt-related feelings when confronted with the ethical issue of receiving too much change. Yet, when the consumer is less committed, the urge to behave opportunistically by imposing upon the retailer's temporal vulnerability will overcome the guilt. Conversely, when the highly committed consumer receives too much change, the guilt-related feelings will get the upper hand, because this consumer does not want to jeopardize the existing relationship with the retailer.

6. General discussion

The present series of experiments show that the reaction to receiving too much change is affected by the relationship commitment of the consumer and the amount of excess change. We found that, when the amount of excess change is larger, the less committed consumer is less likely to report receiving too much change, whereas the consumer with a high relationship commitment towards the retailer is more likely to report it.

Furthermore, we identified two psychological motives underlying these behavioral reactions. Our results indicate that being confronted with too much change causes both an opportunistic drive and guilt-related feelings. Consistent with expectations, we found that, in general, opportunism gets the upper hand when the consumer is less committed towards the retailer, whereas guilt overcomes in the case of high commitment. In other words, there is a trade-off between these two motives. Opportunism drives the less committed consumer to keep mum and pocket the money, especially when the amount is large. The guilt-related feelings prevent a highly committed consumer from behaving unethically, with a more intense experience in the case of a large amount.

6.1. Theoretical and managerial implications

The above findings may have several implications. First, this paper contributes to the existing body of research on consumer ethics by investigating the (un)ethical *behavior* of the consumer instead of his/her ethical *beliefs* about what is acceptable and what is not (theorizing that these ethical beliefs largely determine ethical intentions). Furthermore, this study confirms that (un)ethical consumer behavior is not solely determined by the ethical judgments of the consumer, as assumed by some authors. By establishing the influence of relationship commitment and the benefit received by the consumer (i.e. amount of excess change) and providing explanations for these effects, we introduced the awareness that situational factors may play a non-negligible part in the decision of the consumer to act (un)ethically when confronted with receiving too much change.

Second, this paper has also implications for the relationship marketing literature. Although systematic research is lacking (Beatty et al., 1996; Fournier, 1998; Singh & Sirdeshmunkh,

2000), the significance of relationship marketing in a retail setting is generally acknowledged (Odekerken-Schröder et al., 2003). This study underlines this importance by indicating that the relationship commitment of the consumer towards a retailer influences the consumer's decision to act (un)ethically or, more specifically, the consumer's reaction to receiving too much change. In other words, establishing, developing and maintaining retailer-consumer relationships is not only important because it is financially more lucrative to retain existing clients than to attract new business (Dekimpe et al., 1997), but also because it stimulates ethical consumer behavior, such as reporting receiving too much change.

In the past, prevention of unethical consumer practices has been predicated mainly on methods to increase store security (e.g. video cameras and security guards to improve visual supervision of the customer, and electronic tags on goods to discourage the customer from stealing). In this study, support is provided for the new way to stimulate ethical consumer behavior, i.e. creating highly committed consumers, introduced by Van Kenhove et al. (2003). Relationship marketing theory posits that consumers' evaluations of a retailer's offerings and consumers' perceptions of the intrinsic quality of the relationship (i.e. the strength of the relationship) shape consumers' behavior in the relationship (Garbarino & Johnson, 1999; Rust et al., 2000; Verhoef, 2003). The most prominent perception representing the strength of the relationship is (affective) commitment (Moorman et al., 1992; Morgan & Hunt, 1994; Geyskens et al., 1996). This means that in order to create highly committed customers who behave ethically, retailers should make efforts to provide a pleasant shopping atmosphere, a product assortment that meets the needs of the consumer, store personnel that are always willing to give a hand, etc. This is in line with De Wulf et al. (2003) who stressed the importance of perceived relationship investment, defined as the consumer's perception of the extent to which a retailer devotes resources, efforts and attention aimed at maintaining or

enhancing relationships. In addition, following the literature, also specific relationship marketing tactics, such as communication, preferential treatment, personalization and rewarding (De Wulf et al., 2001) may contribute to creating highly committed consumers, and consequently ethical consumer behavior. Furthermore, the retailer has to expose ethical behavior himself, as previous studies (e.g. McIntyre et al., 1999; Whysall, 1998, 2000) have investigated the deleterious impact of unethical retail practices, such as adopting an ‘unethical’ product range, conducting offensive advertising, setting up copy-cat branding initiatives and adopting unethical trading practices in the selling situation.

However, one remark has to be made with regard to the above managerial implications. Strong relationship outcomes, such as high relationship commitment, depend not only upon the efforts of the retailer, but also on the preferences of the individual buyer. Odekerken-Schröder et al. (2003) recently stressed the importance of ‘consumer relationship proneness’ – i.e. “a consumer’s relatively stable and conscious tendency to engage in relationships with retailers of a particular product category” (p.180) – as this personality trait relatively strongly affects relationship commitment: “It would be hard to create relationship commitment without consumers being prone to engage in relationships with retailers in general” (p.187).

6.2. Suggestions for future research

Following the above implications, some interesting research questions can be put forward for further research. First, can the trade-off between opportunism and guilt also be identified in other ethically questionable consumer situations? Second, can other underlying psychological motives be identified which play a more important part in explaining the actions investigated in the present study? Third, are there other aspects of consumer-retailer relationships (e.g.

trust) that can be related to unethical consumer behavior in general, or to particular unethical practices? Fourth, to which extent do neutralization techniques play a role? For example, one can question whether consumers use arguments such as “I haven’t noticed the excess change” to justify or excuse their inappropriate behavior. Furthermore, future research could also examine whether the behavioral data can be supplemented with interviews to also capture subjects’ ethical beliefs about the issue of receiving too much change (and about other ethically questionable consumer practices). For example, one can question to which extent receiving a small excess change is indeed perceived as an ethical dilemma in the eye of the consumer. To conclude, in general, future consumer ethics studies might concentrate on a wide range of other situational circumstances, in addition to consumers’ ethical beliefs, to develop a better understanding of why consumers react differently in a variety of ethically questionable consumer situations.

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Appendix

Study 1

- Manipulation relationship commitment
- Model parameters and coding schemes of the logistic regression model

Study 2

- Scenarios
- List of scale items

Study 1: Manipulation relationship commitment

Email low relationship commitment

“Dear <name>,”

In the course of the afternoon some students of Mons University will come over to sell little cakes. The profit will be used to fund their student organization, in order to be able to organize some extra activities.”

Email high relationship commitment

“Dear <name>,”

In the course of the afternoon the organizing committee of our company will come over to sell little cakes. The profit will be used to fund the functioning of this committee, in order to be able to organize some extra activities.”

Study 1: Model parameters and coding schemes of the logistic regression model

Logistic regression model: Reporting it = a + b₁ D₁ + b₂ D₂ + b₃ D₁D₂ (1)

	b	Wald	p	
Main effect of relationship commitment ^a	b ₁ = .34	4.97	.026	*
Main effect of amount of excess change ^a	b ₂ = .02	0.01	.906	Ns
Interaction effect ^a	b ₃ = .43	7.80	.005	**
<u>Simple effect of relationship commitment</u>				
small amount of excess change ^b	b ₁ =-.17	6.94	.667	Ns
large amount of excess change ^c	b ₁ =1.55	11.64	.001	**
<u>Simple effect of amount of excess change</u>				
low relationship commitment ^d	b ₂ =-.82	4.00	.046	*
high relationship commitment ^e	b ₂ =-.90	3.84	.050	*
Nagelkerke R ² =.09, Model χ^2 =12.95, df=3, p<.01				

** p<.01 * p<.05 Ns not significant

Different codings of the independent variables according to the recommendations of Irwin and McClelland (2001):

^a D₁ (commitment_{low}) coded as -1, (commitment_{high}) coded as 1; D₂ (amount of excess change_{small}) coded as -1, (amount of excess change_{large}) coded as 1

^b D₁ (commitment_{low}) is coded as 0; D₂ (amount of excess change_{small}) is coded as 0

^c D₁ (commitment_{low}) is coded as 0; D₂ (amount of excess change_{large}) is coded as 0

^d D₁ (commitment_{low}) is coded as 0; D₂ (amount of excess change_{small}) is coded as 0

^e D₁ (commitment_{high}) is coded as 0; D₂ (amount of excess change_{small}) is coded as 0

Study 2: Scenarios⁵

Low relationship commitment – Small amount of excess change

Suppose we are in a retail store where there is a rather unpleasant atmosphere, where the product assortment does not completely meet our needs and where the personnel is not really customer-friendly. In other words, we do not like to visit this store on a regular basis, and therefore we do not have a close relationship with this store.

Suppose now the cashier of the store is inattentive and gives too much change. Since you consider this as a trifling sum, how would you react? And which factors play a part in your decision?

Low relationship commitment – Large amount of excess change

Suppose we are in a retail store where there is a rather unpleasant atmosphere, where the product assortment does not completely meet our needs and where the personnel is not really customer-friendly. In other words, we do not like to visit this store on a regular basis, and therefore we do not have a close relationship with this store.

Suppose now the cashier of the store is inattentive and gives too much change. Since you consider this as a reasonable amount of money, how would you react? And which factors play a part in your decision?

High relationship commitment – Small amount of excess change

Suppose we are in a store where there is a pleasant atmosphere, where the product assortment meets our needs more than enough and where the personnel is always willing to give a hand. In other words, we really enjoy visiting this store on a regular basis and over the years we have built up a close relationship with this store, which we do not wish to give up easily.

Suppose now the cashier of the store is inattentive and gives too much change. Since you consider this as a trifling sum, how would you react? And which factors play a part in your decision?

⁵ Unethical consumer behavior is a delicate research topic, prone to obtain social desirable answers. Therefore, we decided to use indirect measures ('we') in the vignettes, as this type of questioning is believed to lower the respondent's tendency to represent him/herself in a way that is positive to others (Fisher, 1993; King & Bruner, 2000). Direct measures ('you'), on the other hand, may increase the potential for social desirability bias as the respondent seeks to manage the researcher's impression of him/her.

High relationship commitment – Large amount of excess change

Suppose we are in a store where there is a pleasant atmosphere, where the product assortment meets our needs more than enough and where the personnel is always willing to give a hand. In other words, we really enjoy visiting this store on a regular basis and over the years we have built up a close relationship with this store, which we do not wish to give up easily.

Suppose now the cashier of the store is inattentive and gives too much change. Since you consider this as a reasonable amount of money, how would you react? And which factors play a part in your decision?

Study 2: List of scale items

Relationship commitment (De Wulf et al., 2001)

1. I am willing “to go the extra mile” to remain a customer of this store.
2. I feel loyal towards this store.
3. Even if this store were more difficult to reach, I would still keep buying there.

Potential for opportunism

1. I can seize a small chance – I can seize a large chance
2. I consider this a small opportunity – I consider this a large opportunity.

Underlying psychological motives

Explanatory factors

1. Lack of attentiveness of the cashier
2. Compensation for earlier, less positive experiences with the store
3. Nice opportunity/chance
4. Honesty
5. Possible negative consequences for the cashier
6. Guilt
7. Always reporting
8. Mistake not noticed.

Exploratory Factor Analysis

	Opportunism	Guilt-related feelings
... ^a because I can seize my chance. ^b	.78	
This mistake can make up for earlier, less positive experiences with the store. ^c	.72	
... ^a because I see this mistake as an opportunity. ^b	.66	
It's the cashier's fault; he/she has to be more attentive. ^c	.56	
Honesty is the best policy. ^c		.74
Any possibly negative consequences for the cashier. ^c		.70
... ^a because I feel guilty. ^b		.67
... ^a because I always report this kind of mistake. ^b		.61

^a“I decide to report/not to report receiving too much change” ...

^b 5-point Likert scale items, with 1 = absolutely not correct; 2 = little bit correct; 3 = reasonably correct; 4 = correct; 5 = very much correct.

^c 5-point Likert scale items, with 1 = absolutely no influence; 2 = little influence; 3 = reasonable influence; 4 = large influence and 5 = very large influence

CHAPTER VI

THE EMOTIONAL EXPERIENCE OF GUILT IN ETHICALLY QUESTIONABLE CONSUMER SITUATIONS

This chapter has been presented at the *Latin America Conference 2006 of the Association of Consumer Research* (ACR) (held in Monterrey, Mexico) – where it received the ‘*Gustavo De Mello Latin America ACR Doctoral Paper Award*’ for the best competitive paper authored by a doctoral student – and at the *Winter Conference 2006 of the Society for Consumer Psychology* (SCP) (held in Miami, Florida).

Chapter VI

The Emotional Experience of Guilt

in Ethically Questionable Consumer Situations

1. Abstract

The current research scrutinizes the discrete emotion of guilt in situations in which the consumer benefits at the expense of the seller. A first objective was to endorse previous made assumptions of guilt being an important emotion in ethically questionable consumer situations. Therefore, in a first study the experience of guilt (versus shame) is explored across four different unethical consumer behaviors relying on two key ingredients of the guilt emotion, i.e. perceived control and omission/commission. A second objective was to examine what causes guilt to occur in these questionable situations (study 2a/b). Two distinct conceptualizations of the guilt emotion are investigated, i.e. the intrapsychic and interpersonal perspective. Results support both notions of the guilt emotion separately in the context of consumer ethics. When investigating the consequent ethical intentions, it was found to be sufficient for consumers' behavioral decisions to alter if one of the two perspectives is made salient, that is, when guilt is aroused. Implications are discussed for both consumer ethics literature and consumer behavior research in general.

2. Introduction

Guilt is a pervasive aspect of everyday life. People experience guilt when lying, stealing, failing to perform duties, neglecting others, failing to maintain a diet or exercise plan, being unkind to others, cheating and spending money. In general, people feel guilty more than 13% of the time (Baumeister et al., 1995a). Also in a wide range of consumer situations, guilt is found to be an important emotion (e.g. Dahl et al., 2003; O'Curry, 2006). Guilt can occur during purchase (e.g. buying foreign products, impulse purchases), in usage situations (e.g. using products that are harmful to one's health), and even during disposition (e.g. throwing away recyclable products). In addition, contrary to its valence, guilt serves a generally positive or adaptive function for individuals and their participation in social environments: guilt guides people's behavior by motivating them to set things right (e.g. with restitution, confession, and apologies) (e.g. Tangney, 2003). Given that guilt is a common emotion across a variety of consumption situations and a decisive factor in behavioral choices, surprisingly little work has been focusing on the affective experience of guilt in consumer behavior.

Recent years increasing attention has been devoted to discrete emotions in consumer behavior and behavioral decision-making research (Bagozzi et al., 2000). These studies have been concentrating on the specific antecedents, phenomenologies, and consequences of a limited range of emotions, including regret (e.g. Inman & Zeelenberg, 2002; Tsiros & Mittal, 2000; Zeelenberg & Pieters, 2004), anxiety (e.g. Menon & Dubé, 2004; Raghunatham & Pham, 1999), surprise (e.g. Derbaix & Vanhamme, 2003), embarrassment (Verbeke & Bagozzi, 2003), and anger (e.g. Bougie et al., 2005). Research with the discrete guilt emotion as primary focus has been scarce (e.g. Dahl et al., 2003, 2005), despite its recognition as a key consumption emotion (Richins, 1997). Authors have linked guilt to impulsive buying (Rook,

1987), compulsive consumption (O'Guinn & Faber, 1989), and overspending (Pirisi, 1995). But little or no attention has been devoted to when and why guilt occurs in consumer behavior. We attempt to answer these research questions by focusing on the eliciting conditions, subjective feelings, and behavioral consequences of the affective experience of guilt.

Guilt is generally acknowledged as a moral emotion, i.e. linked to the interests or welfare of other people or of society as a whole (e.g. Eisenberg, 2000; Haidt, 2003; Skoe et al., 2002). As such, guilt is typically viewed as involving concern for moral standards or harm done to others (Tangney & Dearing, 2002). Therefore, in the present research we use the context of situations in which the consumer benefits at the expense of the seller by committing a moral transgression, e.g. shoplifting, copying cds and software, not saying anything when receiving too much change. Since the pioneering study of Muncy & Vitell (1992) an important stream of research has emerged involving such inappropriate consumer behavior as this may compose a major problem for business (for a recent over see Vitell, 2003). Few authors have been suggesting the importance of the guilt emotion in these ethically questionable consumer situations. For example, Marks & Mayo (1991) noted that people may experience guilt feelings when choosing an unethical (i.e. inappropriate) alternative. Menon & Dubé (1999) described guilt as an emotion caused by, among others, deception of the provider. Steenhaut & Van Kenhove (2005) identified a trade-off between an opportunistic drive and guilt-related feelings when considering a questionable action. However, up till now these assumptions have not been tested formally. Scrutinizing the role of guilt in the context of ethically questionable consumer situations may contribute to a better understanding of why some behave inappropriate (while others do not), which in turn could be very helpful in ultimately curtailing consumer misbehavior (Vitell, 2003).

The objective of the present paper is twofold. First we want to endorse previous made assumptions of guilt being an important emotion in ethically questionable consumer situations. In a first study the experience of guilt is explored across different questionable consumer situations relying on two key ingredients of the guilt emotion: *perceived control* (i.e. the conviction that the wrong could have been prevented if one had acted differently) and *acts of omission versus commission*. In addition, the guilt emotion is distinguished from the shame emotion. Many people tend to use the guilt and shame emotion interchangeably; however, empirical research has proven that people can maintain consistent, reliable distinctions (e.g. Lewis, 1971; Tangney, 1999).

The second aim of this research is scrutinizing what causes guilt to arise in these ethically questionable situations. In the psychology literature two perspectives of the guilt emotion are distinguished. The more traditional notion conceptualizes guilt as a self-conscious emotion (e.g. Lewis, 1971; Tangney, 1992), whereas more recent studies view guilt as an interpersonal phenomenon (e.g. Baumeister et al., 1994, 1995b; Berndsen et al., 2004). Both perspectives stress the prominent role of behavior in producing guilt feelings. However, the fundamental difference between the two ideas relates to the importance of the role of the harmed person. In the more *traditional (intrapersonal) theory* the harmed person is not expected to influence feelings of guilt, because guilt is considered to be a product of a negative evaluation of one's behavior as compared to norms and standards of appropriate behavior. In contrast, the *interpersonal perspective* proposes that guilt arises because of the negative consequences of one's behavior for others. Previous studies have concentrated on only one of the two perspectives (e.g. Berndsen et al., 2004; Dahl et al., 2005; Smith et al., 2002). In the present paper we combine both conceptualizations of the guilt emotion in one experimental design, and examine the consequent behavioral intentions (study 2 a&b).

3. Theoretical background & Hypotheses

3.1. The guilt emotion

In general, guilt can be defined as “an individual’s unpleasant emotional state associated with possible objections to one’s own actions, inaction, circumstances, or intentions. It is an aroused form of emotional distress that is distinct from fear and anger, and based on the possibility that one may be in the wrong” (Baumeister et al., 1994, p.245).

Autobiographical/critical incident reports are the primary vehicle by which guilt experiences have been examined in psychology. In these narrative studies *perceived control* is found to be a key ingredient of the guilt emotion (Dahl et al., 2003; Lindsay-Hartz et al., 1995; Miceli & Castelfranchi, 1998; Tangney, 1995). The mere existence of a moral or ethical violation is not a sufficient condition for guilt. To feel guilty, one has to take responsibility for the violation with the conviction that one has control over the bad thing. People are more likely to experience guilt feelings when being convinced that the injustice or wrong could have been prevented if one had acted differently.

Muncy & Vitell (1992) identified several factors that affect the inappropriateness of ethically questionable consumer situations, among others the presence of deception on the part of the consumer (e.g. Rawwas, 2001; Swaidan et al., 2003; Vitell, 2003). Differentiation can be made between situations in which the consumer benefits from an ethically unacceptable activity (e.g. giving misleading price information when one of the purchases is not priced) and cases in which the consumer takes advantage from a questionable act (e.g. returning merchandise with the excuse of a wrong present).

One can expect that consumers will be more likely to experience guilt when conducting an ethically unacceptable activity compared to performing a deceitful action. When committing an ethically inappropriate act, consumers are aware of the injustice and the control they have over the particular behavior, resulting in a more intense guilt experience. In contrast, when acting in an ethically questionable way, consumers are less likely to consider the behavior as wrong, consequently being less convinced that one could have prevented the wrong if one had acted differently, resulting in a lower degree of guilt experienced.

H1: Ethically questionable situations in which the consumer has control over the wrong will evoke a higher amount of guilt experienced (vs. situations in which the consumer believes to have no control over the wrong)

Another meaningful differentiator of guilt related events is the distinction between *acts of commission versus omission* (Micelli & Castelfranchi, 1998; Tangney, 1992), also in the consumption context (Dahl et al., 2003; Sukhdial & Boush, 2004). Guilt is more likely to arise when one did something which violated norms and standards of behavior (guilt by commission), compared to when one failed to do something consistent with norms and standards (guilt by omission). This is generally referred to as ‘omission bias’ (e.g. Baron & Ritov, 1994; Ritov & Baron, 1990, 1999). The extent to which people feel good or bad when confronted with the outcome of a decision does not solely depend upon the outcome of that decision. Affective reactions also depend on how the outcome is achieved. Outcomes achieved through action generally lead to more intense affective reactions than outcomes achieved through inaction.

Ethically questionable consumer situations can be classified along the dimension actively versus passively benefiting. Muncy & Vitell (1992) distinguished between behaviors whereby the benefit received by the consumer is a direct result of the consumer's actions, i.e. the consumer initiates the unethical act (e.g. giving misleading price information when one of the purchases is not priced) versus cases whereby the benefit is the result of the consumer's inaction (e.g. receiving too much change and not saying anything) (e.g. Rawwas, 2001; Swaidan et al., 2003; Vitell, 2003).

Following the omission bias one can expect that consumers will be more likely to experience guilt when actively taking advantage of the seller (i.e. act of commission) compared to cases in which he/she failed to do the right thing in a given situation (i.e. act of omission).

H2: Ethically questionable situations in which the consumer benefits actively (i.e. an act of commission) will evoke a higher amount of guilt experienced (vs. situations in which the consumer benefits passively, i.e. an act of omission)

Important to notice here is the difference between *guilt and shame*. These emotions can be responses to the same situations (Tangney, 1992; Tangney et al., 1996). Consequently, many people tend to use these emotions interchangeably. In the psychology literature a lot of attention has been devoted to the difference between the guilt and shame emotion (e.g. Niedenthal et al., 1994; Tangney et al., 1996). The fundamental difference centers on the degree of focus in the experiences of these emotions (Lewis, 1971; Tangney, 1999). The experience of shame is directly about the self, which is the focus of evaluation. When an individual experiences shame, the entire self feels exposed, inferior, and degraded ("I did that horrible thing"). In contrast, in guilt the self is not the central object of the negative

evaluation, but rather the thing done or undone is the focus (“I *did* that horrible *thing*”). Guilt involves feelings of tension and remorse about a specific behavior, but does not affect one’s core identity. This approach has been supported by many studies emphasizing that people can maintain consistent, reliable distinctions between guilt and shame (e.g. Lindsay-Hartz et al., 1995; Tangney & Dearing, 2002). Furthermore, research consistently showed that shame and guilt lead to contrasting motivations or action tendencies (Eisenberg, 2000; Haidt, 2003; Tangney, 1992, 1994). In the face of failure or transgression, shame typically leads to attempts to deny, hide, or escape the shame-inducing situation. In contrast, because guilt is focused more on the transgression than the self, guilt seems to motivate reparative action such as confessions, apologies, and attempts to undo the harm. In this vein shame is generally acknowledged to be maladaptive whereas the guilt emotion is believed to have a positive adaptive function (cf. *infra*).

Consistent with suggestions made in previous work (e.g. Marks & Mayo, 1991; Menon & Dubé, 1999; Steenhaut & Van Kenhove, 2005) we believe the experience of guilt to be more intense compared to the experience of shame in questionable consumer situations. Committing an ethical transgression to benefit at the expense of the seller will evoke concerns about the wrong done (or undone) rather than a negative evaluation of the entire self.

H3: A consumer will experience more intense guilt feelings compared to shame feelings when considering ethically questionable practices

3.2. An intrapersonal and interpersonal perspective of the guilt emotion

In early years, guilt has been conceptualized as a solitary (i.e. *intrapersonal*) phenomenon, emphasizing the intrapsychic aspects based on self-judgments (Lewis, 1971; Tangney, 1991, 1992). As such, guilt is seen as a self-conscious emotion because it is intimately connected to the self. The key component of guilt is the evaluation of the self against some standard as key component: guilt is considered to be a product of a negative evaluation of one's behavior compared to norms and standards of appropriate behavior (e.g. Tangney, 2003).

As defined, in ethically questionable situations the consumer benefits at the expense of the seller by committing an ethical transgression. Following the intrapersonal perspective, one can expect higher levels of guilt experienced by the consumer when he/she is aware of the inconsistency between actual behavior and norms about how one should behave.

H4: A consumer will experience more intense feelings of guilt when the violation of intrapersonal norms and standards is salient (vs. when the violation of intrapersonal norms and standards is not salient)

Although the early theories denied any social aspect in guilt, more recently researchers have noticed that self-conscious emotions are not only intimately connected to the self; they are also related to our relationships with others, i.e. 'social' emotions. Guilt typically arises when we meet, surpass or violate our standards and goals. These moral and social standards – our hopes and ideals for the self – are shaped by key socialization experiences with parents, teachers, peers, and significant others (Barrett, 1995; Tangney, 1995).

However, Baumeister et al. (1994) suggested that the social features of guilt go far beyond the fact that guilt is socially learned. They made out a case for an *interpersonal* approach of the guilt emotion, conceptualizing guilt as a social phenomenon arising from interpersonal interactions. “Guilt is something that happens between people rather than just inside them. That is, guilt is an interpersonal phenomenon that is functionally and causally linked to relationships between people.” (Baumeister et al., 1994, p.243). This perspective implies that guilt typically arises in interpersonal conflicts with the prototypical cause of inflicting harm or distress on a relationship partner by violating moral and social standards: guilt arises because of the negative interpersonal consequences of one’s behavior for others. This interpersonal perspective of the guilt emotion has been supported by many researchers (e.g. Barrett, 1995; Berndsen et al., 2004; Jones et al., 1995; Leith & Baumeister, 1998; Mascolo and Fisher, 1995; Tangney, 1999). Furthermore, recent studies of Dahl et al. (2003, 2005) substantiated that this social perspective of the guilt emotion is not limited to close or intimate relationships as initially proposed by Baumeister et al. (1994), but holds for distant or essentially non-existing relationships, such as many buyer-seller relationships.

Applying this interpersonal perspective in the context of ethically questionable consumer situations, one can expect higher levels of guilt experienced by the consumer when he/she is aware of the possible negative consequences of the behavior for others.

H5: A consumer will experience more intense feelings of guilt when the negative interpersonal consequences of the behavior are salient (vs. when the negative interpersonal consequences are not salient)

These two perspectives – intrapersonal and interpersonal – of the guilt emotion have been considered rival forms of explanation. Previous research has focused on one of the two conceptualizations (e.g. Berndsen et al., 2004; Dahl et al., 2005; Smith et al., 2002); almost never has the intrapsychic and interpersonal perspective been combined in one study (e.g. Ferguson et al., 1997). The present study aimed at comparing these two theories in one experimental design to gain insight into what causes guilt to occur in ethically questionable consumer situations. An additional objective was to investigate the behavioral impact of both perspectives.

In prior work the guilt emotion has been identified as a decisive factor when considering behavioral alternatives. Guilt is generally acknowledged to be a *behavioral interrupt or action control mechanism* to insure an individual's goals and interest are met (Baumeister et al., 1995b; Tangney, 1995, 2003). As such, guilt can be understood as an emotional signal that a particular line of action is unacceptable and ought to be interrupted or avoided. This positive and adaptive function of the guilt emotion has been supported in many studies (e.g. Baumeister et al., 1995b; Dahl et al., 2003). Therefore, one can expect that in ethically questionable consumer situations the experience of guilt will be positively reflected in the consumers' behavioral intentions. When confronted with an ethically questionable situation, the experience of guilt will signify the particular action as inappropriate (because of intrapersonal norm violation or interpersonal harm) and will motivate the consumer to do the right thing.

H6: The emotional experience of guilt will increase consumers' intentions to behave in the appropriate way in ethically questionable consumer situations.

4. Study 1

The objective of the first study is establishing that guilt is indeed an important emotion in ethically questionable consumer situations. Therefore, the experience of guilt is explored across four different questionable situations relying on two key ingredients of the guilt emotion: perceived control (H1) and commission/omission (H2). An additional objective is to distinguish between the guilt and shame emotion (H3).

4.1. Research method

A 2 (perceived control: low versus high) by 2 (type of act: omission versus commission) between-subjects experimental design was set up. Four ethically questionable consumer behaviors were taken from the frequently used classification of Muncy & Vitell (1992) (see Vitell, 2003): accidentally damaging clothes when trying them on and doing nothing about it (i.e. act of omission with low perceived control), returning merchandise to the store with the excuse of a wrong present (i.e. act of commission with low perceived control), not saying anything when receiving too much change at the checkout (i.e. act of omission with high perceived control), and giving misleading price information when one of the purchases is not priced (i.e. act of commission with high perceived control) (Figure 6.1).

Eighty undergraduate students received at random one of the four scenarios in which an ethically questionable consumer behavior is committed. It was emphasized that it was very important both to read the scenario carefully and to try hard to imagine themselves in the situation.

Figure 6.1: Experimental design

		Type of act	
		Omission	Commission
Perceived control	Low	Accidentally damaging clothes when trying them on and doing nothing about it	Returning merchandise to the store with the excuse of a wrong present
	High	Receiving too much change at the checkout and not saying anything	Giving misleading price information when one of the purchases is not priced

After reading the scenario, participants were asked to complete, totally anonymously, a set of items designed to measure *how guilty and/or ashamed* they would feel after performing the behavior depicted in the scenario. As people may find it difficult to differentiate these two types of affective experiences, we used the methodology of Roseman et al. (1994) (e.g. Dahl et al., 2005; O’Keefe, 2002). This procedure has been widely applied (e.g. Bougie et al., 2003; Zeelenberg et al., 1998) because it fully encompasses the experiential content of discrete emotions by concentrating on a wider range of states that are assumed to be central components of the emotional experiences. Roseman et al. (1994) proposed five experiential categories to differentiate emotions: feelings, thoughts, action tendencies, actions, and emotivational goals. Feelings are perceived physical or mental sensations. Thoughts are ideas, plans, conceptions, or opinions produced by mental activity. Action tendencies are impulses or inclinations to respond with a particular action. Actions include actual behavior that may or may not be purposive. Emotivational goals describe goals that accompany discrete emotions. Emotivational goals or emotional goals differ from action tendencies in that the latter terms

refers to specific behavioral responses, whereas the former refers to desired goal states. For each experiential category two items for both the guilt (Cronbach's $\alpha=.93$) and shame (Cronbach's $\alpha=.90$) emotion were included in the questionnaire (Roseman et al., 1994). Items were rated on a 5-point likert scale with higher scores indicating greater agreement with item (1 'not at all' 5 'very much').

Also the participants' *degree of perceived control* was measured by three items on a 5-point likert scale (1 'not at all' 5 'very much') (Cronbach's $\alpha=.90$).

For an overview of the items, we refer to the appendix.

4.2. Research results

First, we checked the experimental manipulation of perceived control (Table 6.1). Results indicated that consumers perceived to have more control over the wrong in the high compared to the low perceived control condition. No significant effect was found for perceived control between acts of omission versus acts of commission.

Table 6.1: Study 1 – Manipulation check

	Experimental conditions Perceived control			Experimental conditions Type of act (omission/commission)		
	Low	High	F-test	Low	High	F-test
Perceived control	2.26 (1.03)	3.28 (1.03)	19.77**	2.58 (1.14)	2.96 (1.12)	Ns

** p < .01 * p < .05 Ns = not significant

Next we conducted a manova with perceived control and type of act (omission/commission) as independent variables (see Figure 6.1) and the average guilt and shame scores as dependent variables (Table 6.2). Overall, the manova showed significant effects for both perceived control and type of act.

Table 6.2: Study 1 – Research results: Guilt & Shame experience

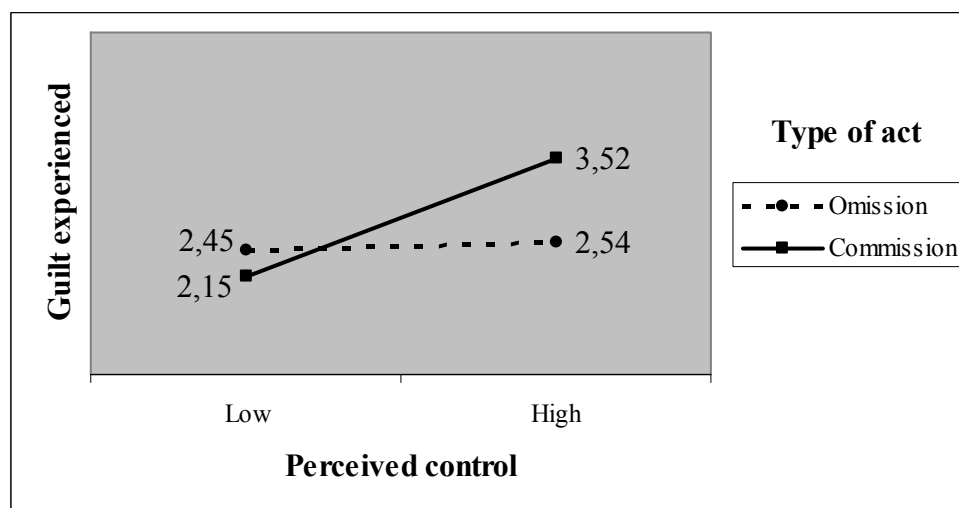
	F-test
<u>Multivariate tests</u>	
Perceived control	11.54 **
Omission/Commission	4.93 *
Interaction	9.53 **
<u>Univariate test: dependent variable guilt score</u>	
Perceived control	19.77 **
Omission/Commission	4.36 *
Interaction	14.95 **
<u>Univariate test: dependent variable shame score</u>	
Perceived control	17.98 **
Omission/Commission	9.96 *
Interaction	15.93 **

** p < .01 * p < .05 Ns = not significant

On a univariate level, the main effect of perceived control on the *guilt score* was found to be significant: ethically questionable situations in which the consumer perceives to have control evoked a more intense guilt experience (M=3.03 SD=.94) compared to situations in which the consumer believes to have no control over the injustice (M=2.30 SD=.64) (H1). The main effect of type of act was also significant: situations in which the consumer performs a questionable act of commission give rise to a higher amount of guilt experienced (M=2.83 SD=.96) compared to acts of omission (M=2.49 SD=.77) (H2). Furthermore, the interaction effect of these two independent variables was found to be significant (Figure 6.2). In case of

an act of omission, no significant effect for perceived control is found (low $M=2.45$ $SD=.60$ vs high $M=2.54$ $SD=.94$; $t(38)=.38$; $p>.05$). In case of performing an act of commission, the higher the perceived control, the more intense the guilt experience (low $M=2.15$ $SD=.68$ vs high $M=3.52$ $SD=.66$; $t(38)=6.40$; $p<.01$). The simple effects of type of act (omission/commission) were significant in case of high perceived control (omission $M=2.54$ $SD=.94$ vs commission $M=3.52$ $SD=.66$; $t(38)=3.79$; $p<.01$), but not in case of low perceived control (omission $M=2.45$ $SD=.60$ vs commission $M=2.15$ $SD=.68$; $t(38)=1.44$; $p>.05$).

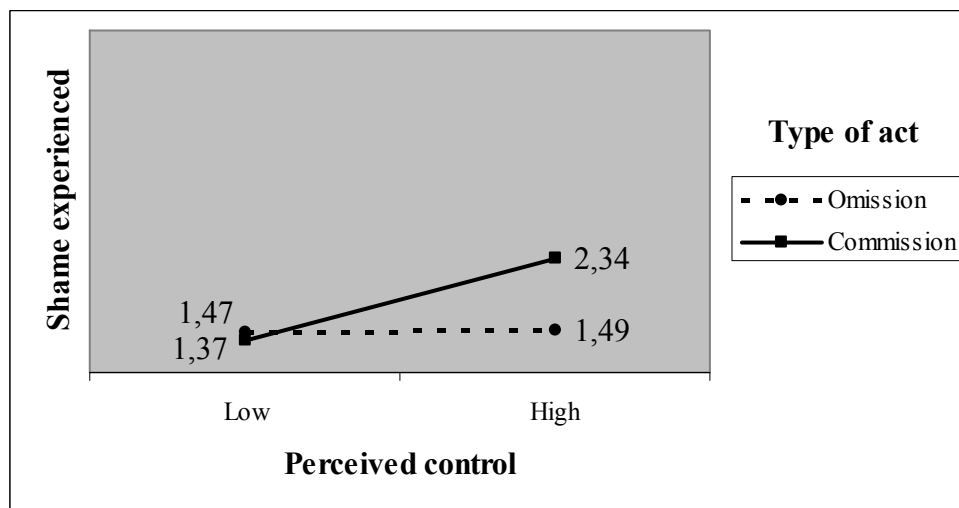
Figure 6.2: Study 1 – Research results: Guilt experience



For the *shame score*, similar effects were found. The main effect of perceived control was significant with a more intense shame experience in ethically questionable situations in which the consumer believes to have control (low $M=1.42$ $SD=.35$ vs high $M=1.92$ $SD=.79$). Furthermore, acts of commission evoked a higher shame score ($M=1.85$ $SD=.75$) compared to acts of omission ($M=1.48$ $SD=.47$). Also the interaction effect was found to be significant (Figure 6.3). In case of an act of omission, no significant effect for perceived control was

found (low $M=1.47$ $SD=.32$ vs high $M=1.49$ $SD=.60$; $t(38)=.19$; $p>.05$). In case of performing an act of commission, the higher the perceived control, the more intense the guilt experience (low $M=1.37$ $SD=.37$ vs high $M=2.34$ $SD=.72$; $t(38)=5.37$; $p<.01$). The simple effects of type of act (omission/commission) were significant in case of high perceived control (omission $M=1.49$ $SD=.60$ vs commission $M=2.34$ $SD=.72$; $t(38)=4.04$; $p<.01$), but not in case of low perceived control (omission $M=1.47$ $SD=.32$ vs commission $M=1.37$ $SD=.37$; $t(38)=.90$; $p>.05$).

Figure 6.3: Study 1 – Research results: Shame experience



Although the results for the guilt and shame experience are quite similar, one has to recognize that the scores for the shame emotion appear to be lower than those for the guilt emotion. To test this formally, we conducted paired sample t-tests for each scenario separately (Table 6.3). The results indicated that the guilt experience is indeed more intense than the shame experience in ethically questionable consumer situations (H3).

Table 6.3: Study 1 – Research results: Comparison guilt and shame experience

	Wrong price	Too much change	Wrong present	Damaging clothes
Guilt	3.52 (.66)	2.54 (.94)	2.15 (.68)	2.45 (.60)
Shame	2.08 (.72)	1.49 (.60)	1.37 (.37)	1.47 (.32)
t(18)	8.62**	7.25**	6.46**	8.48**

** p < .01 * p < .05 Ns = not significant

4.3. Discussion

The main objective of this first study was to examine the potential of guilt in situations in which the consumer benefits at the expense of the seller. Based on two key ingredients of the guilt emotion we explored the amount of guilt experienced by consumers across four different ethically questionable situations. Important to notice is that this study did not intent to investigate perceived control and commission/omission as features of the guilt emotion since prior work already acknowledged these as key elements. Rather, the aim of the study was applying these characteristics to scrutinize the existence of guilt feelings in ethically questionable consumer situations. In general, the results indicated that guilt is indeed a significant emotional experience in questionable consumer situations with the most intense guilt feelings in situations in which the consumer perceives to have control over the act of commission (H1 & H2). These findings are in line with the consumer ethics literature. In their original study Muncy & Vitell (1992) found that consumers tended to believe that it was more unethical to actively benefit from a universally unaccepted activity than to passively benefit. The thinking of consumers may be that as long as they do not initiate the activity, then it is not

as wrong (unethical). Furthermore, deceptive practices were not perceived as being as wrong as ethically unacceptable actions. These conclusions were supported in many other consumer ethics studies (e.g. Rawwas, 2001; Swaidan et al., 2003; Vitell, 2003).

In addition we found that consumers reported experiencing both guilt and shame feelings in the situations under investigation. This is not surprisingly as people rarely experience ‘pure’ emotions. People typically experience a mixture of emotions in response to specific events, but a particular emotion may be dominant (Tangney et al., 1996). Previous studies found that guilt and shame can be responses to the same situations. However, guilt is believed to be the more moral emotion of the two (Eisenberg, 2000; Haidt, 2003; Tangney, 1992, 1994). Our results are consistent with these previous findings as the experience of guilt was more intense compared to the experience of shame (H3).

The second study aims at scrutinizing what causes guilt to arise in ethically questionable situations by comparing two theoretical conceptualizations of the guilt emotion: the intrapersonal (H4) and interpersonal (H5) perspective. In addition, also the behavioral effects of the experience of guilt are investigated (H6). These hypotheses are tested in two distinct questionable situations: receiving too much change at the checkout (i.e. act of omission with high perceived control) (study 2a) and giving misleading price information when one of the purchases is not priced (i.e. act of commission with high perceived control) (study 2b).

5. Study 2a

5.1. Research method

A 2 (intrapersonal perspective low versus high) by 2 (interpersonal perspective low versus high) between-subjects experimental design was set up. Ninety six undergraduates, who participated for a partial class credit, were randomly assigned to one of the four conditions. They were asked to read a scenario depicting an ethically questionable situation, more specifically receiving too much change at the checkout (see appendix). In the low condition of the *intrapersonal perspective* participants were told that not saying anything when receiving too much change would break no norm or standard whatsoever. In contrast, in the high condition participants were made aware of the violation of universally accepted social norms and standards (cf. Smith et al., 2002). Similar, in the low condition of the *interpersonal perspective*, participants were told that not saying anything would have absolutely no negative consequences for others, whereas in the high condition participants were made aware of the severe negative consequences for the cashier (i.e. being reprimanded, having to pay the deficit out of own pocket, maybe being fired) (cf. Berndsen et al., 2004).

The underlying rationale for these experimental manipulations is the ‘priming principle’ (e.g. Herr, 1989; Higgins et al., 1985; Scrull & Wyer, 1980). There is a good deal of research in psychology and marketing on how priming increases the accessibility of constructs or concepts (Kirmani et al., 2004). Many studies have shown that people’s interpretation of information depends on the currently active knowledge structures (e.g. Higgins & King, 1981; Wyer & Scrull, 1981). Which interpretation is given seems to depend on which of the related concepts is most easily accessible at the time information is received. Priming a construct has

been shown to make the particular construct more accessible when interpreting information, and thereby altering the way people reach overall judgments. Furthermore, Higgins et al. (1985) noted that these activated constructs are used without conscious awareness. Following this priming principle, we believe that priming the intrapersonal or interpersonal perspective (i.e. making more salient) will serve to direct attention to selective aspects of information given in the scenario, thereby affecting the interpretation of information, i.e. the experience of guilt.

To measure the participants' *guilt feelings*, the 10 experiential guilt items of Roseman et al. (1994) were used measured on a 5-point likert scale (Cronbach's $\alpha=.87$) (cf. study 1). *Behavioral intentions* were assessed by means of a 6-point single item measure ("How would you react in this situation?") with higher scores indicating a higher intention to benefit at the expense of the seller (1 'I would definitely return the excess money' 6 'I would definitely not return the excess money') (without neutral point). Participants were also asked to indicate on a 5-point likert scale the extent to which they would be concerned with the violation of norms and standards and with the negative consequences of their behavior on others (1 'not at all' 5 'very much').

5.2. Research results

First we tested whether our experimental manipulations were successful (Table 6.4). Results indicated that respondents were more concerned with the violation of intrapersonal norms and standards in the high compared to the low salience condition of the intrapersonal perspective. And they reported a higher concern for negative consequences for others in the high compared to the low salience condition of the interpersonal perspective.

Table 6.4: Study 2a – Manipulation checks

	Experimental conditions Intrapersonal perspective			Experimental conditions Interpersonal perspective		
	Low	High	F-test	Low	High	F-test
Concern intrapersonal norm violation	2.14 (1.00)	2.74 (.82)	11.50**	2.24 (.90)	2.64 (.99)	Ns
Concern interpersonal consequences	2.47 (1.04)	2.55 (1.00)	Ns	1.98 (.83)	3.06 (.90)	37.77**

** p < .01 * p < .05 Ns = not significant

To test our hypotheses we run a manova with the two perspectives (i.e. intrapersonal and interpersonal) as independent variables, and the average guilt score and behavioral intentions as dependent variables (Table 6.5). Overall, the manova showed significant effect for both the intrapersonal and interpersonal perspective.

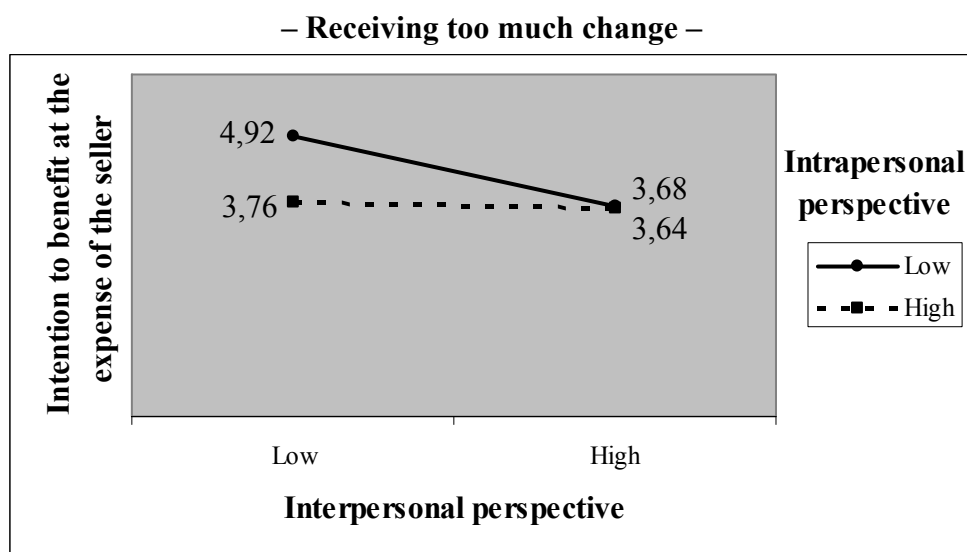
Table 6.5: Study 2a – Research results: Guilt experience & Behavioral intentions

	F-test
<u>Multivariate tests</u>	
Intrapersonal perspective	4.27 **
Interpersonal perspective	8.76 **
Interaction	2.88 °
<u>Univariate tests: dependent variable guilt score</u>	
Intrapersonal perspective	6.12 *
Interpersonal perspective	16.45 **
Interaction	Ns
<u>Univariate tests: dependent variable behavioral intention</u>	
Intrapersonal perspective	6.56 *
Interpersonal perspective	8.42 *
Interaction	5.64 *

** p < .01 * p < .05 ° p < .1 ns = not significant

On a univariate level, the main effect of the intrapersonal perspective on the *guilt score* was found to be significant: making consumers more aware of the transgression of intrapersonal norms and standards increased the guilt experience (low $M=1.68$ $SD=.62$ vs high $M=1.98$ $SD=.73$) (H4). Also the main effect of the interpersonal perspective on the guilt score was significant: emphasizing possible negative consequences of a behavior for others increased the intensity of guilt feelings (low $M=1.59$ $SD=.60$ vs high $M=2.09$ $SD=.69$) (H5). The interaction effect of the two independent variables on the average guilt score was not significant.

For the *behavioral intention* (H6) we found a significant main effect of the intrapersonal view: emphasizing the violation of norms and standards decreased the participant's intention to pocket the excess change (low $M=4.29$ $SD=1.26$ vs high $M=3.70$ $SD=1.18$). Also the main effect of the interpersonal perspective was significant: making the negative consequences for others more salient decreased the intention to benefit at the expense of the seller (low $M=4.33$ $SD=1.20$ vs high $M=3.66$ $SD=1.22$). Furthermore, a significant interaction effect of the two conceptualizations was found (Figure 6.4). The simple effect of the intrapersonal perspective was significant when the negative interpersonal consequences were not made salient (low $M=4.92$ $SD=.78$ vs high $M=3.76$ $SD=1.27$; $t(47)=3.83$; $p<.01$), but not in the case of salient negative interpersonal consequences (low $M=3.68$ $SD=1.35$ vs high $M=3.64$ $SD=1.09$; $t(45)=.12$; $p>.05$). In the low intrapersonal condition, the simple effect of the interpersonal perspective was significant (low $M=4.92$ $SD=.76$ vs high $M=3.68$ $SD=1.35$, $t(47)=3.92$, $p<.01$); when the violation of norms and standards was made salient, no effect was found for the negative interpersonal consequences (low $M=3.76$ $SD=1.27$ vs high $M=3.64$ $SD=1.09$, $t(45)=.36$, $p>.05$).

Figure 6.4: Study 2a – Research results: Behavioral intentions

5.3. Discussion

The primary aim of this second study was to examine what causes guilt to occur in ethically questionable consumer situations, more specifically receiving too much change. We found empirical support for two distinct conceptualizations of the guilt emotion identified in the literature. The intrapsychic (intrapersonal) notion considers guilt to be a product of a negative evaluation of one's behavior compared to norms and standards of appropriate behavior. Consistent with this perspective we found that emphasizing the intrapersonal norm violation intensified the guilt feelings. The interpersonal view states that guilt arises because of the negative interpersonal consequences of one's behavior. Our results showed that making the consumer more aware of the possible negative consequences of their behavior for others increased the experience of guilt, giving support for the interpersonal perspective. Although recently some authors have been advocating to conceptualize emotions in consumer behavior

as interpersonal phenomena, rather than as intrapsychic occurrences (e.g. Bagozzi et al., 1999), the results of our study indicate that both the violation of intrapersonal norms and standards and possible negative consequences for others (separately) cause guilt to occur in questionable consumer situations.

A second objective of the study was to investigate the behavioral consequences of guilt experienced in ethically questionable situations. Again, we found empirical support for the two perspectives separately: increasing the experience of guilt by emphasizing the norm violation (i.e. intrapersonal perspective), or the negative consequences for others (i.e. interpersonal perspective) respectively, decreased consumers' intentions to benefit at the expense of the seller. Furthermore, when combining the two notions, we found that it is sufficient for behavioral decisions to alter when one of the two perspectives is made salient, that is, when guilt is aroused. In the case in which both perspectives are not made salient (i.e. low guilt), the consumer is more likely to benefit at the expense of the seller compared to the cases in which guilt is aroused by priming the intra- or interpersonal features, or both.

To extend the validity of the above results and conclusions, we replicated the findings for another ethically questionable consumer situation. As study 1 indicated, the experience of guilt differs across questionable situations. In study 2a we investigated an act of omission with high perceived control (i.e. not saying anything when receiving too much change). In study 2b we examine the situation of giving misleading price information when one of the purchases is not priced – i.e. an act of commission with high perceived control. In addition, we took some relevant covariates into account: the shame emotion (as a state), and individuals' shame and guilt proneness (i.e. trait) (cf. *infra*).

6. Study 2b

6.1. Research method

124 undergraduate students participated in the study for a partial class credit. The research design and measures of this study were completely identical to study 2a, except for the ethically questionable consumer situation under investigation, i.e. giving misleading price information when one of the purchases is not priced (see appendix)⁶.

In addition, also the 10 *shame* items of Roseman et al. (1994) were included in the questionnaire. Researchers have pointed to few cases in which guilt appeared to be maladaptive rather than adaptive. However, in those instances guilt seemed to be fused with shame resulting in psychological maladjustment caused by the shame component (Linsay-Hartz et al., 1995; Tangney & Dearing, 2002; Tangney et al., 1995). These authors insisted on investigating shame-free guilt (i.e. guilt uncomplicated with shame) in order to capture the adaptive function of the guilt emotion. Therefore, shame as a state was included as covariate. Furthermore, we also took into account consumers' *guilt and shame proneness* as there are individual differences in the degree to which people are prone to experience guilt and shame across a range of situations involving failures or transgressions (Tangney et al., 2000). To measure these traits we used the Test of Self-Conscious Affect (TOSCA 3, Tangney et al., 2000). Participants were asked to rate on a 5-point likert scale their likelihood of responding in several manners to 16 common day-to-day situations.

⁶ We also included an alternative behavioral intention measure with 3 items measured on a semantic differential (unlikely-likely, improbably-probably, impossible-possible; Cronbach's $\alpha=.91$). However, since the results were similar to those based on the single-item measure, we only reported the latter one by means of comparison with study 2a.

6.2. Research results

Manipulation checks revealed that the experimental manipulations were successful (Table 6.6). Respondents were more concerned with the violation of norms and standards in the high salience condition of the intrapersonal perspective compared to the low salience condition. They also reported a higher concern for interpersonal consequences in the high versus low salience condition of the interpersonal perspective.

Table 6.6: Study 2b – Manipulation checks

	Experimental conditions Intrapersonal perspective			Experimental conditions Interpersonal perspective		
	Low	High	F-test	Low	High	F-test
Concern intrapersonal norm violation	1.83 (.77)	2.97 (.85)	59.31**	2.22 (.94)	2.62 (1.00)	Ns
Concern interpersonal consequences	2.36 (1.05)	2.86 (1.16)	Ns	1.92 (.83)	3.28 (.97)	69.09**

** p < .01 * p < .05 Ns = not significant

To test the hypotheses we run a manova with the intrapsychic and interpersonal perspective as independent variables, the guilt score (Cronbach's $\alpha=.89$) and behavioral intentions as dependent variables, and the shame score (Cronbach's $\alpha=.87$), consumers' guilt proneness (Cronbach's $\alpha=.61$) and shame proneness (Cronbach's $\alpha=.74$)⁷ as covariates (Table 6.7). Overall, the manova showed significant effects for both the intrapersonal and interpersonal

⁷ In general, scenario-based measures yield somewhat lower internal consistency estimates of reliability because of the situation variance introduced by the scenario approach. The items of a given scale share common variance due to the psychological construct of interest, but each item also includes unique variance associated with its own situation (Tangney, 1996; Tangney & Dearing, 2002).

perspective, with significant covariation of the shame emotion and marginal significant covariation of guilt proneness ($p < .10$).

Table 6.7: Study 2b – Research results: Guilt experience & Behavioral intentions

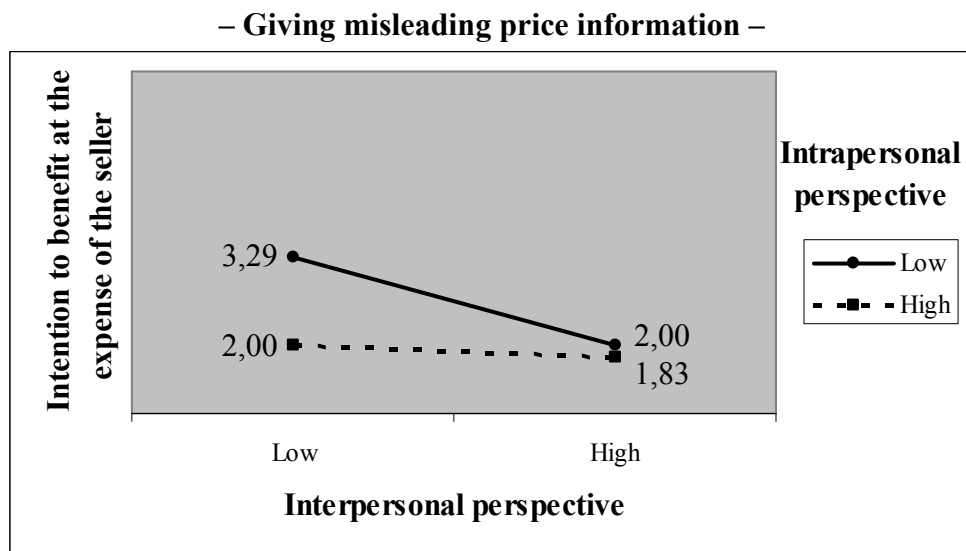
	F-test
<u>Multivariate tests</u>	
Intrapersonal perspective	7.69 **
Interpersonal perspective	27.85 **
Interaction	Ns
Covariates	
Shame	45.99 **
Guilt proneness	2.49 °
Shame proneness	Ns
<u>Univariate tests: Dependent variable: Guilt score</u>	
Intrapersonal perspective	6.12 *
Interpersonal perspective	16.45 **
Interaction	Ns
Covariates	
Shame	92.15 **
Guilt proneness	4.92 *
Shame proneness	Ns
<u>Univariate tests: Dependent variable: Behavioral intention</u>	
Intrapersonal perspective	13.66 **
Interpersonal perspective	11.74 **
Interaction	13.49 **
Covariates	
Shame	11.39 **
Guilt proneness	Ns
Shame proneness	Ns

** $p < .01$ * $p < .05$ ° $p < .1$ ns = not significant

On a univariate level, the main effect of the intrapersonal perspective on the *guilt score* was significant: making consumers more aware of the transgression of norms and standards increased the guilt experience (low $M=2.25$ $SD=.79$ vs high $M=2.79$ $SD=.79$). Also the main effect of the interpersonal perspective was significant: emphasizing possible negative

consequences of a behavior for others intensified the guilt feelings (low $M=2.11$ $SD=.61$ vs high $M=2.92$ $SD=.83$). The interaction effect of the two independent variables on the average guilt score was not significant. The shame state and guilt proneness were significant covariates.

For the *behavioral intention* we found a significant main effect of the intrapersonal view: emphasizing the violation of norms and standards decreased the participant's intention to pocket the excess change (low $M=2.68$ $SD=1.16$ vs high $M=1.91$ $SD=.82$). Also the main effect of the interpersonal perspective was significant: making the negative consequences for others more salient, decreased the intention to benefit at the expense of the seller (low $M=2.67$ $SD=1.24$ vs high $M=1.91$ $SD=.73$). Furthermore, in line with study 2a, we found a significant interaction effect of the two perspectives on consumers' behavioral intentions (Figure 6.5). The simple effect of the intrapersonal perspective was significant when the negative interpersonal consequences were not made salient (low $M=3.29$ $SD=1.16$ vs high $M=2.00$ $SD=.96$; $F=17.95$; $p<.01$), but not in the case of salient negative interpersonal consequences (low $M=2.00$ $SD=.77$ vs high $M=1.83$ $SD=.70$; $F=0.02$; $p>.05$). In the low intrapersonal condition, the simple effect of the interpersonal perspective was significant (low $M=3.29$ $SD=1.16$ vs high $M=2.00$ $SD=.77$, $F=18.64$, $p<.01$); when the violation of norms and standards was made salient, no effect was found for the negative interpersonal consequences (low $M=2.00$ $SD=.96$ vs high $M=1.83$ $SD=.70$, $F=0.00$, $p>.05$). Also important to notice is that the shame state was a significant covariate, indicating that the results reported involve the effect of 'shame-free guilt' on consumers' intentions to benefit at the expense of the seller.

Figure 6.5: Study 2b – Research results: Behavioral intentions

6.3. Discussion

The findings of this study supported the conclusions of study 2a. Both the intrapersonal and interpersonal perspective (separately) cause guilt to occur in the situation, even when controlling for consumers' guilt proneness and the shame emotion (as a state). Furthermore, when investigating the consequent behavioral intentions, it was found to be sufficient for a behavioral change to occur due to shame-free guilt if one of the two guilt perspectives was made salient, that is, when guilt is aroused.

In addition, attention has to be drawn to the difference between the two situations examined in study 2a and study 2b, in terms of guilt intensity and behavioral intentions. Consistent with study 1 (cf. act of commission vs omission), the situation of giving misleading price information (study 2b) evoked, in general, more intense guilt feelings compared to the

situation of not saying anything when receiving too much change (study 2a). Consequently, also the overall unethical intentions are lower in the former compared to the latter case.

7. General discussion

Guilt has captured the attention of clinical, social, and developmental psychologists for generations (Tangney & Dearing, 2002). As a consequence, there is a rich and varied theoretical literature pertaining to this moral emotion, including psychodynamic, cognitive, and developmental perspectives (e.g. Buss, 1980; Freud, 1930/1961; Lewis, 1971; Piers & Singer, 1971). However, it is only the last decade that psychologists have begun systematic empirical research on the nature and implications of guilt (e.g. Baumeister et al., 1994, 1995a/b; Tangney, 1995, 1999), inciting consumer behavior researchers to do the same (e.g. Dahl et al., 2003, 2005; O'Curry, 2006). The present paper focuses on the guilt emotion in consumer behavior, in particular ethically questionable consumer situations as guilt is generally acknowledged as a moral emotion. More specifically, we aimed to get an insight into when (study 1) and why (study 2) guilt occurs in these questionable situations.

The objective of the *first study* was to endorse the previous made assumptions of guilt being an important emotion in questionable consumer situations (Marks & Mayo, 1991; Menon & Dubé, 1999; Steenhaut & Van Kenhove, 2005). Based on two key ingredients of the guilt emotion – perceived control and omission/commission – we explored the amount of guilt experienced by consumers across four different questionable behaviors. Results established that guilt is indeed a significant emotion when considering ethically questionable consumer behavior, with the most intense guilt experience in situations where the consumer perceives to

have control over the act of commission. Furthermore, we found that respondents reported experiencing both guilt and shame feelings in the situations. However, the guilt experience was found to be more intense compared to the shame experience. This is consistent with previous research indicating that people typically experience a mixture of emotions in response to specific events, but that one particular emotion can be dominant (e.g. Tangney et al., 1996).

The *second study* (a&b) scrutinized two distinct conceptualizations of the guilt emotion, together with the consequent behavioral consequences. The intrapsychic (intrapersonal) notion considers guilt to be a product of a negative evaluation of one's behavior compared to norms and standards of appropriate behavior. The interpersonal view states that guilt arises because of the negative interpersonal consequences of one's behavior. In previous research only one of the two conceptualizations has been focused upon (e.g. Berndsen et al., 2004; Dahl et al., 2005; Smith et al., 2002). In the present study we integrated the two notions in one experimental design to get a full understanding of the guilt experience. The results of our study indicated that both the violation of norms and standards (i.e. intrapersonal perspective) and possible negative consequences for others (i.e. interpersonal perspective) separately cause guilt to occur in questionable consumer situations. Furthermore, we found that it is sufficient for consumers' ethical behavioral decisions to alter if one of the two perspectives is made salient, that is, when guilt is aroused. These findings support the action-control mechanism of guilt for both the intra- and interpersonal perspective, and may thereby query recent suggestions not to conceptualize emotions in consumer behavior as intrapsychic occurrences.

7.1. Theoretical implications

In emotions research two basic approaches can be distinguished to model the role of emotions in consumer behavior: the dimensional approach and the discrete emotions approach (e.g. Bagozzi et al., 2000). The present study significantly contributes to this latter stream of research (which has been limited to only few negative emotions such as regret, embarrassment and anger) by extending our knowledge about the affective experience of guilt in questionable consumer situations. Together with Dahl et al. (2003, 2005), our work makes a plea for the importance of the discrete emotion of guilt within consumer behavior research.

Furthermore, research aiming to find differences among discrete emotions has focused on appraisal patterns (e.g. Scherer et al., 2001; Bagozzi et al., 1999) or on experiential content (e.g. Frijda et al., 1989; Roseman et al., 1994). These two approaches are clearly different from each other. Whereas appraisal theory concentrates on cognitions associated with the perceived antecedents of particular emotions, the focal point of the experiential content approach is on a wider range of states that are assumed to be central components of the emotional experience. Although the emotional experience is more directly related to post-consumption behavioral responses than appraisals (or attributions) are, this former approach has been largely neglected in marketing research (Bougie et al., 2003). Following Dahl et al. (2005) and O'Keefe (2002) we applied the approach of Roseman et al. (1994) to fully encompass the experiential content of the guilt (versus shame) emotion, highlighting the usefulness of the experiential content approach to study discrete emotions.

By using the context of ethically questionable consumer situations to investigate the emotional experience of guilt, the present research also contributes to the research domain on

consumer ethics. Since the pioneering study of Muncy & Vitell (1992) a lot of work has emerged around unethical consumer behavior (see Vitell, 2003). Gaudine & Thorne (2001) and Connelly et al. (2004) recently stressed the importance of emotions in situations with an ethical content. Ethical behavior may be guided (in part) by both positive and negative emotions because they make severe consequences and norm violations more salient. The present study extends this knowledge by establishing the discrete guilt emotion as an important affective experience in ethically questionable consumer situations.

7.2. Limitations and suggestions for further research

First, in the present research we concentrated on the effect of guilt in ethically questionable situations without taking into account consumers' judgments of these practices. Future research might capture both consumers' ethical beliefs and guilt feelings and examine the extent to which the emotional experience of guilt falls into line (or not) with consumers' ethical judgments in determining their behavioral decisions. Secondly, future research might further unravel the interrelationships between shame and guilt as study 1 showed that both emotions are experienced when confronted with an ethically questionable situation. An interesting avenue would be to examine whether there is a sequence between these two emotions. Thirdly, one has to recognize that the situations under investigation are very general. That is, no situational circumstances are taken into account such as for example the relationship with the retailer. One might argue that a small corner store where the customer has an ongoing relationship with might be different to what happens in a giant supermarket. For example, Steenhaut & Van Kenhove (2005) found a significant positive effect of relationship commitment (i.e. a consumer's enduring desire to continue a relationship with a retailer accompanied by this consumer's willingness to make efforts at maintaining it) on

consumers' guilt-related feelings and their ethical behavior. These (and also other) situational circumstances have to be beard in mind when interpreting the conclusions of the present research, and might inspire future research.

Furthermore, also some other broad suggestions for further research can be put forward. The present study investigates the guilt emotion in the specific context of ethically questionable consumer situations. However, guilt has also been recognized in other consumption situations (cf. Dahl et al., 2003). Future research might scrutinize the potential of the guilt emotion in a wide variety of consumption related situations beyond the ethical boundaries. One can indeed wonder whether both the intrapersonal and interpersonal guilt perspective would also apply for, for example, eating chocolate. Another interesting research endeavor involves the anticipation of guilt. Recently, an important differentiation has been made in emotions research between frameworks focusing on the behavioral effects of current (or past) emotional experiences versus frameworks in which the anticipation of future emotional experiences has behavioral effects (Bagozzi et al., 2000). Future research might concentrate on anticipated guilt (within or beyond ethical boundaries) as empirical studies to date have only investigated the behavioral effects of anticipated positive versus negative affect (e.g. Richard et al., 1996) and anticipated regret (e.g. Zeelenberg and Beattie, 1997).

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Appendix

- List of scale items
- Study 1: Scenarios
- Study 2a: Scenarios
- Study 2b: Scenarios

List of scale items

Guilt & Shame (Roseman et al. 1994)

How would you feel in the situation depicted in the above scenario?

Guilt items

Feelings

1. I would feel tension
2. I would feel remorse

Thoughts

3. I would think that I was in the wrong
4. I would think that I shouldn't have done what I did

Action tendencies

5. I would feel like undoing what I have done
6. I would feel like punishing myself

Actions

7. I would apologize
8. I would avoid meeting people's gaze

Emotivational goals

9. I would want to make up for what I have done wrong
10. I would want to be forgiven

Shame items

Feelings

- a) I would feel worthless
- b) I would feel small

Thoughts

- c) I would think that I was a failure
- d) I would think of being rejected by others

Action tendencies

- e) I would feel like hiding from people
- f) I would feel like shrinking away

Actions

- g) I would look down toward the ground
- h) I would blush

Emotivational goals

- i) I would want to disappear
- j) I would want to conceal my inadequacies

Perceived control

1. I had control over the situation
2. I could change the situation
3. The situation was modifiable by me

Behavioral intentions

Study 2a

How would you react in the situation depicted in the above scenario?

1. I would definitely not return the excess money
2. I would probably not return the excess money
3. I would perhaps not return the excess money
4. I would perhaps return the excess money
5. I would probably return the excess money
6. I would definitely return the excess money

Study 2b

How would you react in the situation depicted in the above scenario?

1. I would definitely give a wrong price
2. I would probably give a wrong price
3. I would perhaps give a wrong price
4. I would perhaps give the right price
5. I would probably give the right price
6. I would definitely give the right price

Test of Self-Conscious Affect (TOSCA 3, Tangney et al., 2000)

1. You make plans to meet a friend for lunch. At 5 o'clock, you realize you stood him up.

- a) You would think: "I'm inconsiderate." (shame)
- b) You would think: "Well, they'll understand." (detached)
- c) You'd think you should make it up to him as soon as possible. (guilt)
- d) You would think: "My boss distracted me just before lunch." (externalization)

2. You break something at work and then hide it.

- a) You would think: "This is making me anxious. I need to either fix it or get someone else to." (guilt)
- b) You would think about quitting. (shame)
- c) You would think: "A lot of things aren't made very well these days. (externalization)
- d) You would think: "It was only an accident." (detached)

3. You are out with friends one evening, and you're feeling especially witty and attractive. Your best friend's spouse seems to particularly enjoy your company.

- a) You would think: "I should have been aware of what my best friend is feeling." (guilt)
- b) You would feel happy with your appearance and personality. (alpha pride)
- c) You would feel pleased to have made such a good impression. (beta pride)
- d) You would think your best friend should pay attention to his/her spouse. (externalization)
- e) You would probably avoid eye-contact for a long time. (shame)

4. At work, you wait until the last minute to plan a project, and it turns out badly.

- a) You would feel incompetent. (shame)
- b) You would think: "There are never enough hours in the day." (externalization)

- c) You would feel: "I deserve to be reprimanded for mismanaging the project." (guilt)
- d) You would think: "What's done is done." (detached)

5. You make a mistake at work and find out a co-worker is blamed for the error.

- a) You would think the company did not like the co-worker. (externalization)
- b) You would think: "Life is not fair." (detached)
- c) You would keep quiet and avoid the co-worker. (shame)
- d) You would feel unhappy and eager to correct the situation. (guilt)

6. For several days you put off making a difficult phone call. At the last minute you make the call and are able to manipulate the conversation so that all goes well.

- a) You would think: "I guess I'm more persuasive than I thought." (alpha pride)
- b) You would regret that you put it off. (guilt)
- c) You would feel like a coward. (shame)
- d) You would think: "I did a good job." (beta pride)
- e) You would think you shouldn't have to make calls you feel pressured into. (externalization)

7. While playing around, you throw a ball and it hits your friend in the face.

- a) You would feel inadequate that you can't even throw a ball. (shame)
- b) You would think maybe your friend needs more practice at catching. (externalization)
- c) You would think: "It was just an accident." (detached)
- d) You would apologize and make sure your friend feels better. (guilt)

8. You have recently moved away from your family, and everyone has been very helpful. A few times you needed to borrow money, but you paid it back as soon as you could.

- a) You would feel immature. (shame)
- b) You would think: "I sure ran into some bad luck." (externalization)
- c) You would return the favor as quickly as you could. (guilt)
- d) You would think: "I am a trustworthy person." (alpha pride)
- e) You would be proud that you repaid your debts. (beta pride)

9. You are driving down the road, and you hit a small animal.

- a) You would think the animal shouldn't have been on the road. (externalization)
- b) You would think: "I'm terrible." (shame)
- c) You would feel: "Well, it was an accident." (detached)
- d) You'd feel bad you hadn't been more alert driving down the road. (guilt)

10. You walk out of an exam thinking you did extremely well. Then you find out you did poorly.

- a) You would think: "Well, it's just a test." (detached)
- b) You would think: "The instructor doesn't like me." (externalization)
- c) You would think: "I should have studied harder." (guilt)
- d) You would feel stupid. (shame)

11. You and a group of co-workers worked very hard on a project. Your boss singles you out for a bonus because the project was such a success.

- a) You would feel the boss is rather short-sighted. (externalization)
- b) You would feel alone and apart from your colleagues. (shame)
- c) You would feel your hard work had paid off. (beta pride)

- d) You would feel competent and proud of yourself. (alpha pride)
- e) You would feel you should not accept it. (guilt)

12. While out with a group of friends, you make fun of a friend who's not there.

- a) You would think: "It was all in fun; it's harmless." (detached)
- b) You would feel small...like a rat. (shame)
- c) You would think that perhaps that friend should have been there to defend himself/herself. (externalization)
- d) You would apologize and talk about that person's. (guilt)

13. You make a big mistake on an important project at work. People were depending on you, and your boss criticizes you.

- a) You would think your boss should have been more clear about what was expected of you. (externalization)
- b) You would feel like you wanted to hide. (shame)
- c) You would think: "I should have recognized the problem and done a better job." (guilt)
- d) You would think: "Well, nobody's perfect." (detached)

14. You volunteer to help with the local Special Olympics for handicapped children. It turns out to be frustrating and time-consuming work. You think seriously about quitting, but then you see how happy the kids are.

- a) You would feel selfish and you'd think you are basically lazy. (shame)
- b) You would feel you were forced into doing something you did not want to do. (externalization)
- c) You would think: "I should be more concerned about people who are less fortunate." (guilt)
- d) You would feel great that you had helped others. (beta pride)
- e) You would feel very satisfied with yourself. (alpha pride)

15. You are taking care of your friend's dog while they are on vacation and the dog runs away.

- a) You would think, "I am irresponsible and incompetent." (shame)
- b) You would think your friend must not take very good care of their dog or it wouldn't have run away. (externalization)
- c) You would vow to be more careful next time. (guilt)
- d) You would think your friend could just get a new dog. (detached)

16. You attend your co-worker's housewarming party and you spill red wine on their new cream-colored carpet, but you think no one notices.

- a) You think your co-worker should have expected some accidents at such a big party. (detached)
- b) You would stay late to help clean up the stain after the party. (guilt)
- c) You would wish you were anywhere but at the party. (shame)
- d) You would wonder why your co-worker chose to serve red wine with the new light carpet. (externalization)

Study 1: Scenarios

Low perceived control & Act of omission

Suppose you are in a clothing shop. When trying on some clothes you accidentally damage a piece. You put the damaged article back to its place and quietly continue your shopping trip.

Low perceived control & Act of commission

Suppose you bought a certain product. When you arrive at home you realize it is not really what you expected it to be. You return to the shop where you bought the product, and you exchange the product with the excuse of a wrong bought present.

High perceived control & Act of omission

Suppose you are at the checkout of a supermarket. When counting the change, the cashier makes a mistake and gives you too much change. You notice this, but do not say anything.

High perceived control & Act of commission

Suppose you are at the checkout of a supermarket and one of your purchases seems to be unpriced. The cashier asks you the price of this product. You give a price which you know is lower than the real price of the product.

Study 2a: Scenarios

Low salience intrapersonal perspective & Low salience interpersonal perspective

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout you are not able to pay the exact amount. When receiving the change, you notice the cashier made a mistake and gives you too much change...

You see no reason why it would be wrong to keep silent about this miscalculation as this would violate no norm or standard whatsoever. Moreover nothing or no one would be harmed by it...

You keep mum and pocket the excess change.

Low salience intrapersonal perspective & High salience interpersonal perspective

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout you are not able to pay the exact amount. When receiving the change, you notice the cashier made a mistake and gives you too much change...

You see no reason why it would be wrong to keep silent about this miscalculation as this would violate no norm or standard whatsoever. Yet, this would have severe consequences for the cashier: he/she might be reprimanded, she might have to pay the deficit out of own pocket. Maybe the cashier might even be fired...

You keep mum and pocket the excess change.

High salience intrapersonal perspective & Low salience interpersonal perspective

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout you are not able to pay the exact amount. When receiving the change, you notice the cashier made a mistake and gives you too much change...

You know it would be very wrong to keep silent about this miscalculation as this would violate your norms and standards of appropriate behavior which you try to comply with. However, nothing or no one would be harmed by it...

You keep mum and pocket the excess change.

High salience intrapersonal perspective & High salience interpersonal perspective

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout you are not able to pay the exact amount. When receiving the change, you notice the cashier made a mistake and gives you too much change...

You know it would be very wrong to keep silent about this miscalculation as this would violate your norms and standards of appropriate behavior which you try to comply with. Moreover, this would have severe consequences for the cashier: he/she might be reprimanded, she might have to pay the deficit out of own pocket. Maybe the cashier might even be fired...

You keep mum and pocket the excess change.

Study 2b: Scenarios

Low salience intrapersonal perspective & Low salience interpersonal perspective

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout one of your purchases seems to be unpriced. The cashier asks you the price of the product...

You see no reason why it would be wrong to give a lower price as this would violate no norm or standard whatsoever. Moreover nothing or no one would be harmed by it...

You give a price which you know is lower than the real price of the product.

Low salience intrapersonal perspective & High salience interpersonal perspective

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout one of your purchases seems to be unpriced. The cashier asks you the price of the product...

You see no reason why it would be wrong to give a lower price as this would violate no norm or standard whatsoever. Yet, this would have severe consequences for the cashier: he/she might be reprimanded, she might have to pay the deficit out of own pocket. Maybe the cashier might even be fired...

You give a price which you know is lower than the real price of the product.

High salience intrapersonal perspective & Low salience interpersonal perspective

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout one of your purchases seems to be unpriced. The cashier asks you the price of the product...

You know it would be very wrong to give a lower price as this would violate your norms and standards of appropriate behavior which you try to comply with. However, nothing or no one would be harmed by it...

You give a price which you know is lower than the real price of the product.

High salience intrapersonal perspective & High salience interpersonal perspective

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout one of your purchases seems to be unpriced. The cashier asks you the price of the product...

You know it would be very wrong to give a lower price as this would violate your norms and standards of appropriate behavior which you try to comply with. Moreover, this would have severe consequences for the cashier: he/she might be reprimanded, she might have to pay the deficit out of own pocket. Maybe the cashier might even be fired...

You give a price which you know is lower than the real price of the product.

CHAPTER VII

THE MEDIATING ROLE OF ANTICIPATED GUILT IN CONSUMERS' ETHICAL DECISION-MAKING

The first two studies of this chapter are presented at the *Winter Conference 2006 of the Society for Consumer Psychology (SCP)* (held in Miami Florida);
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Steenhaut S. & P. Van Kenhove (2006), The Mediating Role of Anticipated Guilt
in Consumers' Ethical Decision-Making.

Chapter VII

The Mediating Role of Anticipated Guilt in Consumers' Ethical Decision-Making

1. Abstract

In this paper we theorize that the anticipation of guilt plays an important role in ethically questionable consumer situations. We propose a deepening of the ethical decision-making framework (Hunt & Vitell, 1986, 1993) by incorporating anticipated guilt as partial mediator between consumers' ethical beliefs (antecedent by ethical ideology) and intentions. In a first study we compared several models using structural equation modeling and found empirical support for our research model. Next, experimental designs were set up which showed that enhancing the anticipation of guilt (by making the interpersonal consequences of the unethical act more salient) increases consumers' ethical intentions, controlling for ethical beliefs. These results were found for distinct unethical consumer practices (study 2: receiving too much change and not saying anything, study 3: giving misleading price information when one of the purchases is not priced, and study 4: copying cds). In addition, also other issue-relevant factors were taken into account: consumers' use of the techniques of neutralization in study 3, and the impact of perceived proximity in study 4. Together these studies may have several important implications for both consumer ethics and consumer behavior in general.

2. Introduction

In consumer ethics research ethical beliefs are frequently used as proxy for behavior (or behavioral intentions), theorizing that these ethical judgments (antecedent by idealism & relativism) largely determine the consumer's intention to engage in ethically questionable behavior (Hunt-Vitell model, 1986, 1993). However, factors other than ethical beliefs are suspected of influencing ethical behavioral intentions and, hence, unethical consumer behavior (Vitell, 2003). Since unethical consumer practices may pose a major problem for business, there is a definite need to study potential additional circumstances which encourage (or discourage) people to take advantage of the seller. A more thorough insight into consumers' ethical decision-making may be very helpful in ultimately curtailing consumer misbehavior.

The role of emotions in ethical decision-making has recently been stressed by Gaudine & Thorne (2001) and Connelly et al. (2004). Ethical behavior may be guided (in part) by both positive and negative emotions because they make severe consequences and norm violations more salient. For example, thinking about the negative consequences may trigger negative anticipated emotions, which in turn refrain the consumer from performing the unethical act. Alternatively, avoiding actions that will have negative consequences and following social norms may prime positive emotions.

In the context of ethically questionable consumer situations, the importance of anticipated guilt feelings has been suggested by few researchers (Marks & Mayo, 1991; Steenhaut & Van Kenhove, 2005; Strutton et al., 1994). Also in prior guilt research the potential impact of anticipated guilt when considering (un)ethical behavioral alternatives has been put forward as

people appear to perform or avoid a stunning variety of actions because of the anticipation of guilt (Baumeister et al., 1994; Tangney & Dearing, 2002).

The objective of the present study is extending consumers' generally acknowledged ethical decision-making framework by incorporating the notion of anticipated guilt. More specifically, the behavioral impact of anticipated guilt feelings is scrutinized in the context of consumer ethics by investigating the mediating role of this emotion within the relationship between an individual's ethical beliefs (antecedent by ethical ideology) and ethical intentions. In a first study structural equation modeling is used to test our proposed research model, which contains a deepening of the Hunt-Vitell model (1986, 1993). In a second experimental study we addressed the behavioral impact of consumers' anticipation of guilt feelings (beyond their ethical beliefs). The third experiment extended the external validity of our findings, and additionally explored the role of the techniques of neutralization. In the last study, we concentrated on the 'no harm, no foul' activity of copying cds, taking into account the relationship with the victim (i.e. perceived proximity). Based on these four studies several implications and suggestions for future research are discussed.

3. Theoretical background

3.1. Anticipated guilt

Recently, an important differentiation has been made in emotions research between frameworks focusing on the behavioral effects of current (or past) emotional experiences versus frameworks in which the anticipation of future emotional experiences has behavioral effects (Bagozzi et al., 2000). While research on the role of experienced emotions is relatively well established (e.g. Frijda, 1986; Lazarus, 1991), systematic work on the role of anticipated emotions is in its infancy. Some studies have considered the effects of anticipated positive and negative affective reactions on behavior within the context of Ajzen's (1991) theory of planned behavior (e.g. Parker et al. 1995; Richard et al., 1995a, 1996). Other studies focused on the anticipation of discrete emotions and subsequent behavioral effects. In those works, the emphasis has been placed on few negative emotions, especially regret (e.g. Simonson, 1992; Zeelenberg and Beattie, 1997). However, as Perugini & Bagozzi (2004) suggested, the range of negative anticipated emotions potentially affecting one's intention to perform a given behavior is much greater, including among others guilt.

Guilt can be defined as "an individual's unpleasant emotional state associated with possible objections to one's own actions, inaction, circumstances, or intentions. It is an aroused form of emotional distress that is distinct from fear and anger, and based on the possibility that one may be in the wrong" (Baumeister et al., 1994, p.245). Guilt is found to be a pervasive aspect of daily life (Baumeister et al., 1995a). Also in consumer situations guilt appears to be an important emotion (Richins, 1997; Lascu, 1991). Guilt can occur during purchase (e.g. buying foreign products, impulse purchases), in usage situations (e.g. using products that are harmful

to one's health), and even during disposition (e.g. throwing away recyclable products) (Dahl et al., 2003).

In general, guilt has been identified as a moral emotion, i.e. linked to the interests or welfare of other people or of society as a whole (Eisenberg, 2000; Skoe et al., 2002). As such, guilt is typically viewed as involving concern for moral standards or harm done to others (Tangney & Dearing, 2002). In this vein researchers have been suggesting the importance of the guilt emotion in ethically questionable consumer situations. For example, Marks & Mayo (1991) noted that people may experience guilt feelings when choosing an unethical (i.e. inappropriate) alternative. Steenhaut & Van Kenhove (2005) identified a trade-off between an opportunistic drive and guilt-related feelings when considering a questionable behavior. Strutton et al. (1994) put forward the potential impact of guilt when evaluating the possibility of engaging in an unethical activity. These authors implicitly referred to the forward-looking nature of guilt. Consumers are likely to anticipate the guilt feelings they would experience if they would engage in the unethical act, and consequently let their behavior be guided by this anticipatory affective experience. This reasoning is consistent with the psychology literature denoting guilt as a behavioral interrupt or action control-mechanism (e.g. Baumeister et al., 1994, 1995b; Tangney, 1995): (anticipated) guilt signals that a particular event or action is unacceptable and ought to be interrupted or avoided.

3.2. Consumers' ethical decision-making framework

The Hunt-Vitell model (1986, 1993) is the most widely accepted theory which provides a framework for understanding consumers' ethical decision-making processes. This theory identified an individual's moral philosophy as the key factor to explain ethical discrepancies

between individuals. These moral philosophies are deontological and teleological in nature. While the deontological evaluation focuses on the specific actions or behaviors of the individual, the teleological evaluation stresses the consequences of the action or behavior. This deontological/teleological paradigm is parallel to Forsyth's (1980, 1992) two dimensional ethical ideology concept: idealism and relativism. Idealism refers to the degree to which an individual believes that the right decision can be made in an ethically questionable situation. Forsyth (1980, 1992) asserted that idealistic individuals adhere to moral absolutes when making ethical judgments. This is essentially a deontological perspective. Relativism, on the other hand, refers to the rejection of universal rules in making ethical judgments and focuses on the social consequences of behavior. Relativistic individuals weigh the circumstances rather than the ethical principles that were violated (Forsyth, 1980, 1992) (i.e. teleological evaluation).

Following the Hunt-Vitell model (1986, 1993), much empirical research has used Forsyth's (1980, 1992) ethical ideology to explore the ethical judgments (or beliefs) of consumers (i.e. the extent to which one believes that a certain alternative is ethical or not) from within one country or culture, or across several countries (e.g. Al-Khatib et al., 2004, 2005; Erffmeyer et al., 1999; Rawwas et al., 1995; Singhapakdi et al., 1999; Swaidan et al., 2003). These studies concluded that consumers who are more idealistic tend to think that ethically questionable situations are more wrong (i.e. high ethical beliefs), whereas relativistic consumers are more likely to perceive these situations as less wrong (i.e. low ethical beliefs).

Furthermore, consistent with general theories in consumer behavior (e.g. Engel et al., 1978) and the Fishbein & Ajzen (1975) model, Hunt & Vitell (1986, 1993) postulated that consumers' ethical judgments (antecedent by moral philosophy) largely determine a

consumer's intention to engage in ethically questionable practices (e.g. Van Kenhove et al., 2003; Vitell et al., 2001). Hunt & Vitell (1986, 1993) further noted that ethical beliefs might differ somewhat from intentions because one's teleological evaluation also affects intentions directly. That is, upon examining the consequences and deontological norms relative to a particular alternative, a consumer might perceive it to be the most ethical. However, the individual might still intend to adopt a different alternative because of some highly desirable consequences flowing from it.

4. Research model

Based on the above theoretical foundations and the established empirical support for the relationship between ethical ideology, ethical beliefs, and ethical intentions, the present study aimed at incorporating the notion of anticipated guilt within the generally acknowledged ethical decision-making framework. Following previous made suggestions about the potential positive impact of guilt in consumer ethics (e.g. Marks & Mayo, 1991; Steenhaut & Van Kenhove, 2005; Strutton et al., 1994) and in line with recent theoretical and empirical research supporting anticipated emotions as predictors of intentions to act (e.g. Parker et al. 1995; Richard et al., 1995a, 1996; Zeelenberg & Beattie, 1997), we hypothesize consumers' ethical intentions to be positively influenced by anticipated guilt. That is, when confronted with an ethically questionable situation people will anticipate post-decisional guilt feelings and take them into account when making decisions: the more guilt an individual anticipates, the more likely he/she will be to choose the ethical option in the given questionable situation (cf. action control mechanism).

Important to notice here is the fundamental distinction between anticipated emotions and the affective component of attitude. Both conceptualizations attempt to tap affective processes in decision making, yet they do so in fundamentally different ways. Attitude focuses upon "... the evaluation of an object, concept, or behavior, along a dimension of favor or disfavor, good or bad, like or dislike" (Ajzen & Fishbein, 2000, p.3). By contrast, anticipated emotions are dynamic and self-regulatory. They refer to anticipated affective consequences of failure or success rather than static evaluations (Perugini & Bagozzi, 2004)⁸.

Consequently, research to date attempting to model the effect of anticipated emotions within a general framework of decision making (e.g. theory of planned behavior) considered no relationship between attitude towards a particular behavior and anticipated post-decisional emotions (Bagozzi et al., 2003; Parker et al., 1995; Richard et al., 1995a, 1996). Those studies added anticipated emotions as a parallel predictor of the dependent variable (e.g. intentions) along with established predictors (e.g. components of the theory of planned behavior) (i.e. theory broadening). However, few indications can be found in research to date that anticipated affective reactions do not always predict a significant proportion of variance in behavioral expectations independently of attitude towards the behavior (e.g. Richard et al., 1995b).

An alternative approach to the revision of any theory is to introduce a variable that explains how existing predictors function to influence intentions. The idea is that certain theoretical mechanisms can be better understood and their effects better qualified by introducing a new construct that mediates or moderates the effects of existing variables (i.e. theory deepening)

⁸ Another important difference occurs at the level of measurement (cf. study 1 – research method). When people are asked to respond with their attitudes, they are forced to make a choice of favorability or unfavorability. This is a consequence of the recommended practice of using bipolar items to indicate respondents' attitudes. By contrast, anticipated emotions are better measured by using uni-polar items (e.g. the guilt experience along a 'not at all' to 'very much' continuum) (Perugini & Bagozzi, 2004) (see also Bagozzi et al., 1999; Richard et al., 1996).

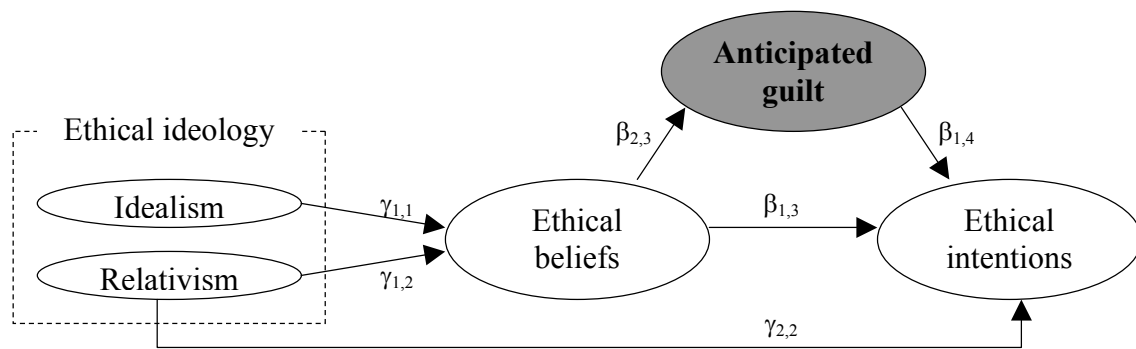
(Perugini & Bagozzi, 2001). Instead of broadening the consumers' ethical decision-making model by adding anticipated guilt as a predictor of ethical intentions parallel to ethical beliefs (i.e. attitude towards questionable consumer practices), we rather believe to establish a significant improvement of consumers' ethical decision-making framework when deepening the generally acknowledged theory by introducing the notion of anticipated guilt as mediator between consumers' ethical beliefs (antecedent by ethical ideology) and intentions. That is, anticipated guilt represents the mechanism through which ethical beliefs influence intentions, rather than predicting a significant proportion of the variance in behavioral intentions over and above ethical beliefs.

This reasoning is in line with Tangney & Dearing (2002) who emphasize that, although guilt (i.e. an affective experience) is conceptually distinct from moral standards (which can be defined as the set of beliefs against which people judge their behavior) feelings of guilt generally arise from some (anticipated) failure or violation of moral standards. In other words, some degree of moral judgment would typically be a prerequisite for an experience of guilt (Tangney, 1999). Also Baron (1992) supported the relation between anticipated emotions (guilt) and moral beliefs: "It seems that anticipated emotion is driven partly by belief" (p.325). Furthermore, by experimentally manipulating normative arguments, Baron (1992) concluded that behavioral moral decisions are determined by normative beliefs directly and indirectly through anticipated emotions.

In sum, we hypothesize a significant improvement of the consumers' ethical decision-making framework (i.e. Hunt-Vitell model, 1986, 1993) when introducing the notion of anticipated guilt as partial mediator between an individual's ethical beliefs (antecedent by ethical ideology) and intentions (cf. Baron, 1992). That is, consumers' ethical intentions in

questionable situations are positively influenced by ethical beliefs, directly and indirectly through anticipated guilt (Figure 7.1).

Figure 7.1: Research model



5. Study 1

The aim of the first study was to test our research model using structural equation modeling. Several path models were examined, comparing the generally acknowledged ethical decision-making framework with the extended model including anticipated guilt as partial or complete mediator between ethical beliefs and intentions.

5.1. Research method

Using the random walk procedure a sample of 120 respondents (75 females and 45 males, aged between 20 and 70) completed an anonymous self-administered survey. They were first asked to read a scenario in which an ethically questionable situation was presented, i.e. receiving too much change at the checkout (cf. Muncy & Vitell, 1992; Vitell, 2003) (see appendix). It was emphasized that it was very important both to read the scenario carefully and to try hard to imagine themselves in the situation. After reading the scenario, participants were asked to complete, totally anonymously, a set of items.

To measure the respondent's *ethical ideology*, the Dutch translation by Van Kenhove et al. (2001) of the Ethics Position Questionnaire (EPQ, Forsyth, 1980) was used. Respondents were asked to indicate their (dis)agreement with the 20 items (10 for idealism and 10 for relativism) using a 7-point likert scale ranging from 1 'totally agree' to 7 'totally disagree'. *Ethical beliefs* were measured on a 7-point semantic differential containing 3 bipolar items (with higher scores indicating higher ethical beliefs). To assess the *behavioral intentions* respondents were asked how they would behave in a situation as depicted in the scenario using a 7-point semantic differential containing 3 bipolar items (with higher scores indicating

a higher intention to behave ethically). *Anticipated guilt* was measured by asking the respondents how they would feel if they would not report the mistake and pocket the money. To avoid relying on respondents' verbal skills (cf. Tangney & Dearing, 2002), we used phenomenological descriptions to assess the guilt experience, measured on a 7-point likert scale ranging from 1 'not at all' to 7 'very much'. Following suggestions made by Dahl et al. (2005) and O'Keefe (2002) we selected the scale of Roseman et al. (1994). This procedure has been widely applied because it fully encompasses the experiential content of discrete emotions by concentrating on a wider range of states that are assumed to be central components of the emotional experiences (e.g. Bagozzi et al., 1999; Bougie et al., 2003; Zeelenberg et al., 1998). Roseman et al. (1994) proposed five experiential categories to differentiate emotions: feelings (i.e. perceived physical or mental sensations), thoughts (i.e. ideas, plans, conceptions, or opinions produced by mental activity), action tendencies (i.e. impulses or inclinations to respond with a particular action), actions (i.e. actual behavior that may or may not be purposive), and emotivational goals (i.e. goals that accompany discrete emotions). For each of these experiential categories two guilt items were included in the questionnaire (Roseman et al., 1994).

For an overview of the scale items, we refer to the appendix.

To control for common method error variance, the scales were randomized and multiple filler items were included in the questionnaire.

5.2. Research results

To test the hypotheses, we developed a structural equation model using Lisrel 8.54 (Jöreskog & Sörbom, 2002). The validity of the model was assessed in a two-step procedure. First a measurement model of constructs was tested for key validity dimensions (unidimensionality, convergent validity, reliability, and discriminant validity). Next, the hypothesized causal relationships were estimated in several structural path models, investigating which model fitted the data best. This is in line with authors such as Bagozzi & Yi (1988) who argued that rather than simply test a given structure, the performance of the hypothesized model should be compared with that of alternatives.

5.2.1. Measurement model

To evaluate the unidimensionality and convergent validity of the measured constructs (i.e. idealism and relativism, ethical beliefs, behavioral intention, and anticipated guilt), a maximum likelihood confirmatory factor analysis (CFA) was undertaken. After several iterations, dropping some items, a satisfactory 5-factor model was obtained ($\chi^2(220)=297.35$ $p<.001$; RMSEA=.054; Tucker Lewis index NNFI=.96; SRMR=.060; GFI=.82). The reliability of the constructs was measured by the composite reliability indicator of Bagozzi (1980). All factors exceeded the minimal value of .60 (Bagozzi & Yi, 1988) (Table 7.1). To test the discriminant validity each of the 10 off-diagonal elements of ϕ was fixed to 1.0, in turn, and the model was re-estimated. Changes in χ^2 goodness-of-fit were statistically significant for all comparisons ($\Delta\chi^2$ ranging from for 316.16 for ethical beliefs and behavioral intention, up to 374.02 for relativism and behavioral intention, $df=1$; $p<.01$), indicating discriminant validity.

Table 7.1: Study 1 – Measurement model

Latent construct	Number of items		Composite Reliability	Items + Loading	
	Original	Final			
<u>Ethical beliefs</u>	3	3	.78	Good-Bad	.78
				Acceptable-Unacceptable	.83
				Ethical-Unethical	.59
<u>Ethical intention</u>	3	2	.87	Unlikely-likely	.97
				Improbably-Probably	.79
<u>Anticipated guilt</u>	10	7	.90	I would feel remorse	.86
				I would feel tension	.81
				I would think that I should not have done what I did	.89
				I would think that I did something wrong	.82
				I would feel like punishing myself	.50
				I would apologize	.64
				I would avoid meeting people's gaze	.56
<u>Idealism</u>	10	7	.85	Idealism1	.70
				Idealism2	.74
				Idealism3	.72
				Idealism5	.73
				Idealism6	.68
				Idealism7	.46
				Idealism8	.59
<u>Relativism</u>	10	4	.82	Relativism5	.79
				Relativism6	.73
				Relativism7	.75
				Relativism8	.64

$\chi^2(220)=297.35$ ($p<.001$); RMSEA=.054; NNFI=.96; SRMR=.060; CFI=.82

5.2.2. Structural model

To test the mediating role of anticipated guilt we compared three models: the baseline model (i.e. the generally acknowledged ethical decision-making framework without anticipated guilt: $\gamma_{1,1} - \gamma_{1,2} - \gamma_{2,2} - \beta_{1,3}$), the complete mediation model with only an indirect effect of ethical beliefs on intentions through anticipated guilt (i.e. $\gamma_{1,1} - \gamma_{1,2} - \gamma_{2,2} - \beta_{2,3} - \beta_{1,4}$), and the partial mediation model with both direct and indirect effects (i.e. $\gamma_{1,1} - \gamma_{1,2} - \gamma_{2,2} - \beta_{1,3} - \beta_{2,3} - \beta_{1,4}$)⁹. Model statistics are provided in Table 7.2. To compare these models we conducted χ^2 difference tests and also inspected the Consistent Akaike Information Criterion (CAIC). As expected, the partial mediated model appeared to fit the data best. In addition, the partial mediated model explained 7% more of the variance in ethical intentions compared to the baseline model.

Table 7.2: Study 1 – Comparison model statistics

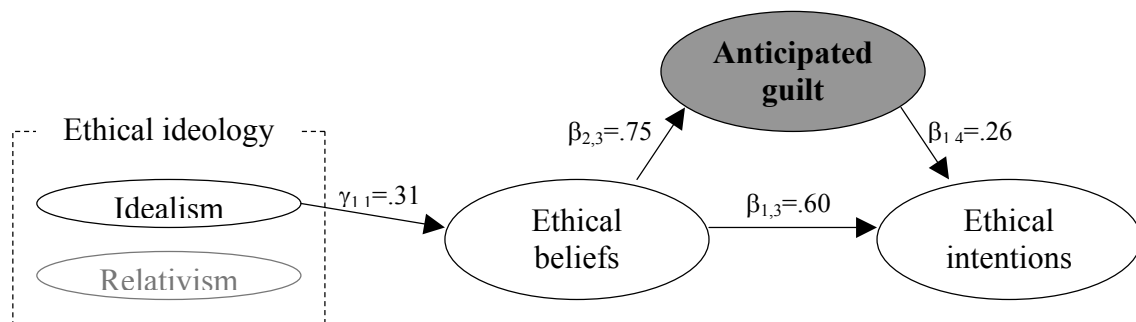
	χ^2	df	CAIC	NNFI	GFI	R ²
Baseline model	351.91	223	658.65	.94	.80	.61
Full mediated model	325.08	224	626.03	.95	.81	.58
Partial mediated model	305.08	223	611.82	.96	.82	.68

In the partial mediated model (Figure 7.2), a significant positive path coefficient was found between idealism and ethical beliefs ($\gamma_{1,1}=.31$, $p<.01$). The paths from relativism to ethical beliefs ($\gamma_{1,2}=.07$, $p>.05$) and ethical intentions ($\gamma_{2,2}=.07$, $p>.05$) were both found to be

⁹ In additional analyses we also checked for relationships between ethical ideology and anticipated guilt, and between idealism and intentions. However, since these were not significant – as postulated in the research model – we did not report the results.

insignificant. Ethical beliefs had a positive influence on the consumer's ethical intentions ($\beta_{1,3}=0.60$, $p<.01$). Furthermore, a positive path coefficient was found between ethical beliefs and anticipated guilt ($\beta_{2,3}=.75$, $p<.01$) and between anticipated guilt and ethical intentions ($\beta_{1,4}=.26$, $p<.01$). Following the procedure proposed by Baron and Kenny (1986), we can conclude that our data confirmed the partial mediating role of anticipated guilt within the relationships between ethical beliefs (antecedent by idealism) and intentions.

Figure 7.2: Study 1 – Research results



5.3. Discussion

This first study tested our proposed research model by applying structural equation modeling. We found that ethical behavioral intentions are positively influenced by ethical beliefs (antecedent by idealism), directly and indirectly through anticipated guilt feelings. In other words, the relation between a consumer's ethical beliefs (antecedent by idealism) and ethical intentions is found to be partially mediated by anticipated guilt.

Along with these conclusions, one has to note that some of the relationships postulated in the Hunt-Vitell model (1986, 1993) were found to be insignificant. In our data relativism had no significant negative influence on ethical beliefs. This is in line with other recent consumer ethics studies who failed to establish relativism as antecedent of consumers' ethical beliefs (e.g. Al-Khatib et al., 2004; Rawwas et al., 2005; Swaidan et al., 2003; Vitell et al., 2001). Apparently, idealism is far more important in shaping consumers' ethical judgments than relativism (Davis et al., 2001). Furthermore the path between relativism and ethical intentions was also not supported by our data, which is consistent with a recent test of the Hunt-Vitell model by Vitell et al. (2001) indicating that consumers rely primarily on the deontological evaluation in determining their behavioral intentions in situations involving ethical issues.

The present deepening of consumers' ethical decision-making framework may have important implications as they indicate that people may choose the ethical behavioral alternative in a questionable situation because they believe it is morally right (i.e. ethical beliefs) and because they want to avoid guilt feelings (i.e. anticipated guilt). However, as Baron (1992) outlined, these effects do not necessarily agree. In many situations people think that their emotional reactions fall into line with their normative beliefs. But, what happens when consumers are persuaded to change their anticipation of guilt? Thus, additional research is needed to investigate the behavioral impact of anticipated guilt beyond consumers' ethical beliefs, that is, whether it is possible to influence consumers' anticipation of guilt controlling for their ethical beliefs. Therefore, in a second study we tried to extend our findings by experimentally manipulating the anticipation of guilt. To accomplish this, we returned to the guilt literature to identify theoretical conceptualizations of the guilt emotion. Furthermore, in this second study we incorporated two additional variables: Machiavellianism and guilt proneness (cf. *infra*).

6. Study 2

6.1. Theoretical conceptualization of guilt

In early psychology literature, guilt has been conceptualized as a solitary (i.e. intrapersonal) phenomenon, emphasizing the intrapsychic aspects based on self-judgments. According to this view, guilt is seen as a self-conscious emotion with the evaluation of the self against some standard as key component (Tangney, 1992). More recently, Baumeister et al. (1994) conceptualized guilt as a social phenomenon arising from interpersonal interactions: guilt is something what happens between people rather than just inside them. This perspective implies that guilt typically arises in interpersonal contexts with the prototypical cause of inflicting harm or distress on a relationship partner by violating moral and social standards (Baumeister et al., 1994, 1995b; Berndsen et al., 2004; Tangney, 1995, 1999). This perspective has been supported extensively in narrative research as people reported feeling guilty more frequently because of interpersonal concerns rather than because of violating norms and standards (e.g. Baumeister et al., 1995a). In addition, several authors have been urging to conceptualize emotions in consumer behavior as social phenomena rather than strictly intrapsychic occurrences (e.g. Bagozzi et al., 1999; Berndsen et al., 2004; Keltner & Haidt, 1999; see also De Rivera, 1984; Frijda, 1986). Furthermore, recent studies of Dahl et al. (2003, 2005) substantiated that the interpersonal perspective of the guilt emotion is not limited to close or intimate relationships (as initially conceptualized by Baumeister et al., 1994), but holds for distant or even non-existing relationships.

In line with this *interpersonal perspective* of the guilt emotion, we hypothesize that enhancing consumers' anticipation of guilt feelings by making the interpersonal consequences of the

unethical behavior more salient will increase ethical intentions, controlling for consumers' ethical beliefs, ethical ideology, Machiavellian disposition (cf. *infra*) and guilt proneness (cf. *infra*). Although study 1 indicated that idealism and relativism do not have a significant impact on consumers' ethical intentions (cf. *supra*), we decided to take them into account in the second study by means of completeness, and to confirm the conclusions of the first study.

6.2. Additional covariates: Machiavellianism & Guilt proneness

Machiavellianism refers to “a negative epithet, indicating at least an immoral way of manipulating others to accomplish one's objectives” (Hunt & Chonko, 1984, p.30). Machiavellian persons possess a kind of cool detachment that makes them less emotionally involved with others or with saving face in potentially embarrassing situations. This personality trait was included because it has frequently been identified as an antecedent of consumers' ethical decision-making processes, in addition to idealism and relativism. Numerous studies have investigated the impact of Machiavellianism on consumers' ethical perceptions within one or across different countries or cultures (e.g. Al-Khatib et al., 2004, 2005; Erffmeyer et al., 1999; Rawwas et al., 1995; Van Kenhove et al., 2001). These studies all reported that the higher the individual's Machiavellian tendency, the less likely the individual is to evaluate ethically questionable situations as inappropriate.

Guilt proneness was also taken into account in this second study as there are individual differences in the degree to which people are prone to experience guilt across a wide range of situations involving failures and transgressions (Tangney et al., 2000; Tangney & Dearing, 2002). To control for these individual differences when experimentally manipulating anticipated guilt, consumers' guilt proneness was included as a covariate.

6.3. Research method

Seventy eight undergraduate students participated in this study. Similar to study 1, they were asked to carefully read a scenario in which the questionable consumer situation of receiving too much change was depicted. Two versions of the scenario were developed to experimentally manipulate anticipated guilt (see appendix). Participants were at random assigned to one of the two between-subjects conditions. In the first version of the scenario, participants were told that the act (not saying anything when receiving too much change) would have absolutely no negative consequences for others (i.e. low salience condition). In the high salience version, participants were made aware of the severe negative consequences for the cashier (i.e. being reprimanded, having to pay the deficit out of own pocket, maybe being fired). These scenarios were pretested with a sample of 40 undergraduate students. Independent sample t-tests revealed that in the low salience condition respondents were significantly lower concerned with the possible negative consequences for others ($M=1.65$ $SD=.99$; $t(38)=5.58$; $p<.01$) and thus anticipated less guilt ($M=1.61$ $SD=.59$; $t(38)=5.18$; $p<.01$) compared to the high salience condition (concern interpersonal consequences $M=3.40$ $SD=.99$; anticipated guilt $M=2.86$ $SD=.90$).

To measure *ethical ideology* (Cronbach's α idealism=.88 relativism=.77), *ethical beliefs* (Cronbach's α =.82), *behavioral intentions* (Cronbach's α =.90) and *anticipated guilt* (Cronbach's α =.91) the same measures were used as in study 1.

Furthermore two additional covariates were taken into account. The Dutch translation by Van Kenhove et al. (2001) of the Mach IV scale (Christie & Geis, 1970) was used to measure respondents' *Machiavellian disposition* (Cronbach's α =.67). Respondents were asked to

indicate their (dis)agreement with the 20 items using a 7-point likert scale ranging from 1 ‘totally agree’ to 7 ‘totally disagree’. *Guilt proneness* was measured by the Dutch version of the Test of Self-Conscious Affect (TOSCA 3, Tangney et al., 2000) provided by Fontaine et al. (2001) (Cronbach’s $\alpha=.72$). Participants were asked to rate, on a 5-point scale, their likelihood of responding in several manners (indicated by brief phenomenological descriptions) to 16 common day-to-day situations.

For an overview of the scale items, we refer to the appendix.

To control for common method error variance, the scales were randomized and multiple filler items were included in the questionnaire.

6.4. Research results

We first checked whether our experimental manipulation was successful. In the low salience condition participants reported less anticipated guilt feelings ($M=1.65$ $SD=.57$) compared to high salience condition ($M=3.20$ $SD=.92$; $F=35.79$; $p<.01$), even when controlling for consumers’ ethical beliefs ($F=5.61$; $p<.05$) and guilt proneness ($p>.05$). These results support the interpersonal perspective of the guilt emotion.

To test our hypotheses we run an ancova with anticipated guilt (i.e. low vs high salience condition) as independent variable, behavioral intention as dependent variable, and ethical beliefs, idealism and relativism, Machiavellianism, and guilt proneness as covariates (Table 7.3).

Table 7.3: Study 2 – Research results: Behavioral intentions

Anticipated guilt	F-test
Covariates	17.74 **
Ethical beliefs	14.01 **
Idealism	Ns
Relativism	Ns
Machiavellianism	Ns
Guilt proneness	Ns

** p < .01 * p < .05 ns = not significant

Results showed a significant effect on the consumer's behavioral intentions: increasing the anticipation of guilt feelings by making the consumer aware of the possible negative consequences for others significantly increased the intention not to benefit at the expense of the seller (low M=2.26 SD=.71 vs high M=4.11 SD=1.40), controlling for the individual's ethical beliefs. Ethical ideology (i.e. idealism and relativism), Machiavellianism and guilt proneness appeared not to be significant covariates.

6.5. Discussion

Study 2 provided additional support to our research model, denoting anticipated guilt as mediator between individuals' ethical beliefs and ethical intentions. In addition the findings of this study went one step further by indicating the possibility of influencing consumers' anticipation of guilt beyond their ethical beliefs. Enhancing the anticipation of guilt feelings by making the interpersonal consequences of the unethical behavior more salient for consumers increased ethical intentions, controlling for ethical beliefs.

Furthermore, consistent with the findings of study 1, ethical ideology (i.e. idealism and relativism) appeared not to be a significant covariate (i.e. no significant effect on ethical intentions). Also consumers' Machiavellian disposition was found to be insignificant. Although Machiavellianism has been identified as an important antecedent of consumers' ethical decision-making processes, one has to recognize that prior research established a significant impact of Machiavellianism on ethical beliefs, not ethical intentions. Like idealism (cf. study 1 and previous consumer ethics research), this personality trait appears to be a useful personality variable for investigating consumers' ethical judgments (cf. previous consumer ethics research), but does not have a direct impact on (un)ethical intentions.

To conclude, consumers' guilt proneness was also insignificant (for both the manipulation of anticipated guilt and behavioral intentions). This might lead to the conclusion that enhancing consumers' anticipation of guilt feelings by making interpersonal consequences more salient affects ethical intentions, regardless of individuals' general tendency to feel guilty.

One might argue that the consistent findings of study 1 and 2 are situation-specific as both concentrated on one specific case of ethically questionable consumer behavior: receiving too much change at the checkout, i.e. a situation in which the consumer benefits passively at the expense of the seller. Therefore, in a next study we aimed at answering this question of external validity by replicating the results for another unethical consumer practice: giving misleading price information when one of the purchases is not priced, i.e. a situation in which the consumer benefits actively from an ethically unacceptable act (cf. Muncy & Vitell, 1992; Vitell, 2003). An additional objective of this third study was to explore the potential of the techniques of neutralization in the context of the present results (cf. *infra*).

7. Study 3

7.1. Techniques of neutralization

The techniques of neutralization, originally identified by Sykes & Matza (1957), provide a framework which can be used to identify and explain how individuals soften or eliminate the impact that their norm violating behavior might have upon their self-concept and social relationships (Vitell & Grove, 1987). Sykes & Matza (1957) defined five neutralization techniques: denial-of-responsibility, denial-of-injury, denial-of-victim, condemning-the-condemners, and appeal-to-higher-loyalties. When using the technique denial-of-responsibility the individual argues that he or she is not personally accountable for the aberrant behavior because factors beyond one's control were operating (e.g. 'I couldn't help myself, I was desperate'). Denial-of-injury holds that the individual contends that aberrant activity is not really serious because no party directly suffered as a result of it (e.g. 'What's the big deal? No one was hurt'). Applying the denial-of-victim technique, the individual counters the blame for personal actions by arguing that the violated party deserved whatever happened (e.g. 'If they are foolish enough to believe that, it's their own fault they were taken advantage of'). Condemning-the-condemners contains that the individual deflects accusations of misconduct by pointing out that those who would condemn engage in similarly disapproved activities (e.g. 'I was only doing what others do all the time'). Finally, when using the technique Appeal-to-higher-loyalties, the individual argues that aberrant behavior is the result of an attempt to actualize some higher-order ideal or value (e.g. 'I did it because it was better for all concerned').

Sykes & Matza (1957) further noted that the use of these techniques should not be interpreted as a complete rejection of conventional norms. Individuals who apply a technique within a particular exchange setting seldom feel the norms they are violating should be replaced, but rather that these norms not or should not apply under some special circumstances (Vitell & Grove, 1987).

Strutton et al. (1994, 1997) investigated these techniques of neutralization in the context of consumer ethics, more specifically the potential utility of this framework as a means of explaining consumer rationalizations. Although not explicitly concentrating on guilt feelings, Strutton et al. (1994, 1997) suggested that consumers may experience guilt when they first evaluate the possibility of engaging in an unethical activity. The neutralization techniques were believed to provide a possible explanation for how consumers may diminish perceived guilt for their inappropriate behaviors in retail settings. Based on these suggestions we expect the effect of anticipated guilt on consumers' ethical intentions (controlling for ethical beliefs) (cf. study 1 & 2) to be moderated by the use of the neutralization techniques.

7.2. Research method

Similar to study 2, ninety three undergraduate students were asked to carefully read a scenario in which a questionable consumer situation was depicted, i.e. giving misleading price information when one of the purchases is not priced. Two versions of the scenario were developed to experimentally manipulate anticipated guilt (see appendix). Participants were at random assigned to one of the two between-subjects conditions. In the first version of the scenario, participants were told that the unethical act (giving misleading price information) would have absolutely no negative consequences for others (i.e. low salience condition). In

the high salience version, participants were made aware of the severe negative consequences for the cashier (i.e. being reprimanded, having to pay the deficit out of own pocket, maybe being fired) (cf. study 2). These scenarios were pretested with 40 undergraduates. Independent sample t-tests revealed that in the low salience condition respondents were significantly lower concerned with the possible negative consequences for others ($M=1.80$ $SD=.83$; $t(38)=8.58$; $p<.01$) and thus anticipated less guilt ($M=2.13$ $SD=.60$; $t(38)=7.25$; $p<.01$) compared to the high salience condition (concern interpersonal consequences $M=4.05$ $SD=.83$; anticipated guilt $M=3.62$ $SD=.69$).

To measure *ethical ideology* (Cronbach's α idealism=.77 relativism=.70), *ethical beliefs* (Cronbach's α =.85), *behavioral intentions* (Cronbach's α =.94), *anticipated guilt* (Cronbach's α =.89) the same scales were used as in study 1 and 2.

To assess the use of the *techniques of neutralization*, we applied the scale developed by Strutton et al. (1994, 1997) containing 3 items for each technique (see appendix). Respondents were asked to indicate their (dis)agreement with the 15 items using a 7-point likert scale ranging from 1 'totally agree' to 7 'totally disagree'. Recently, Rosenbaum & Kunzle (2003) subjected this scale of Strutton et al. (1994, 1997) to a principal-component analysis, resulting in a 2-factor solution. Denial-of-injury, denial-of-victim and condemning-the-condemners represented the factor of 'seller's fault' as these techniques place the blame on the part of the seller. The second factor emerging from the factor analysis consisted of the appeal-to-higher-loyalties and denial-of-responsibility techniques of neutralization. Because these techniques place the blame on extraneous events, this second factor was called 'uncontrollable circumstances'. This two-factor solution was also implicitly suggested by Strutton et al. (1994): "The nature of these results indirectly implies that certain consumers sometimes feel

they have been misused by retailers in the past” (p.258), referring to the denial-of-injury, condemning-the-condemners and denial-of-victim techniques. In our data we found support for these two broad types of neutralization (cf. appendix). Consequently, in the analyses we used the factors ‘seller’s fault’ (Cronbach’s $\alpha=.88$) and ‘uncontrollable circumstances’ (Cronbach’s $\alpha=.88$) to explore the potential use of the techniques of neutralization.

In contrast with study 2, the anonymous self-administered survey was presented as a bundle of two seemingly unrelated small tests in order to control for common method error variance. Respondents were led to believe that they participated in two independent studies. To ensure that they did not think the two studies were related the first study was presented as a pretest, ostensibly conducted by a colleague researcher. Furthermore, also the materials of the two studies were printed in different letter types. The first test assessed the ethical beliefs of three distinct ethically questionable consumer practices, among others giving misleading price information, and respondents’ idealistic and relativistic disposition. The second, seemingly independent test contained the scenario, together with the measures of anticipated guilt, behavioral intention and the techniques of neutralization.

7.3. Research results

We first checked whether our experimental manipulation was successful. In line with the pretest, participants reported less anticipated guilt feelings in the low ($M=2.74$ $SD=1.02$) compared to the high salience condition ($M=3.57$ $SD=1.23$; $F=14.25$; $p<.01$), even when controlling for consumers’ ethical beliefs ($F=12.56$; $p<.01$).

To examine the impact of anticipated guilt on consumers' intentions to give misleading price information (controlling for ethical beliefs and ethical ideology) (cf. study 2), and to check whether this effect is moderated by the use of neutralization techniques, we conducted an ancova with anticipated guilt, seller's fault and uncontrollable circumstances as independent variables, behavioral intention as dependent variable, and ethical beliefs, idealism and relativism as covariates. We used a median split for sellers' fault (low (n=51): M=2.88 SD=.74 – high (n=42): M=4.80 SD=.64; $t(91)=13.50$; $p<.01$) and uncontrollable circumstances (low (n=42): M=2.32 SD=.62 – high (n=51): M=4.40 SD=.83; $t(91)=13.44$; $p<.01$). Table 7.4 displays respondents' distribution over the experimental conditions. Chi-Square tests indicated no significant differences.

Table 7.4: Study 3 – Experimental conditions

		Anticipated guilt		χ^2
		Low	High	
Seller's fault^a	Low	26	25	Ns
	High	21	21	
Uncontrollable circumstances^b	Low	18	24	Ns
	High	29	22	

** $p < .01$ * $p < .05$ ° $p < .1$ ns = not significant

^a Seller's fault: median=3.89

^b Uncontrollable circumstances: median=3.33

Consistent with study 2, the results of the ancova (Table 7.5) showed that increasing the anticipation of guilt feelings by making the consumer aware of the possible negative consequences for others, significantly increased the intention not to give misleading price information (low M=4.95 SD = 1.63 vs high M=5.58 SD=1.35), controlling for the

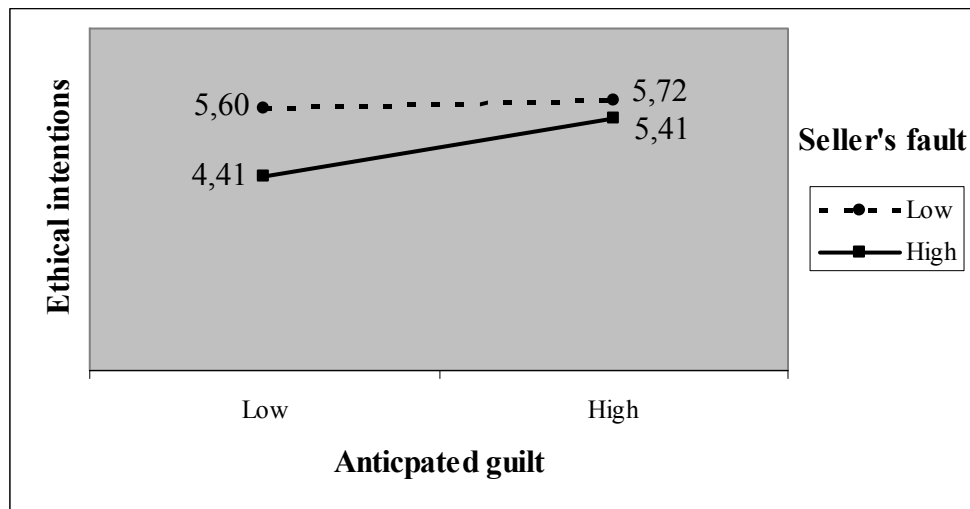
individual's ethical beliefs. Again, ethical ideology was found to have no direct effect on consumers' ethical intentions (cf. study 1 & 2).

Table 7.5: Study 3 – Research results: Behavioral intentions

	F-test
Anticipated guilt	5.20 *
Seller's fault (median split)	4.19 *
Uncontrollable circumstances (median split)	Ns
Anticipated guilt x Seller's fault	2.89 °
Anticipated guilt x Uncontrollable circumstances	Ns
3-way interaction	Ns
Covariates	
Ethical belief	11.92 **
Idealism	Ns
Relativism	Ns

** p < .01 * p < .05 ° p < .1 ns = not significant

Furthermore, for the neutralization technique *seller's fault* we found a significant main effect: consumers' ethical intentions decreased when they neutralize their unethical behavior by blaming the seller (low M=5.66 SD 1.39 vs high M=4.77 SD=1.55). Also a marginal significant interaction effect of anticipated guilt and seller's fault was found (Figure 7.3). The simple effect of the use of seller's fault as neutralization technique was significant in case of no or little anticipation of guilt (low M=5.60 SD=1.48 vs high M=4.14 SD=1.46; F=7.62; p<.01), but not in the case of high anticipated guilt (low M=5.72 SD=1.32 vs high M=5.41 SD=1.39; F=0.20; p>.05). In case of no (or little) use of the neutralization technique, the simple effect of anticipated guilt was not significant (low M=5.60 SD=1.48 vs high M=5.72 SD=1.32; F=.18; p>.05); in contrast, when consumers believe the seller is at fault, a significant effect was found for anticipated guilt (low M=4.14 SD=1.46 vs high M=5.41 SD=1.39; F=8.21; p<.01).

Figure 7.3: Study 3 – Research results: Behavioral intentions

For *uncontrollable circumstances* no significant effect was found on consumers' ethical intentions. Also the interaction effect between anticipated guilt and uncontrollable circumstances and the tree-way interaction were both not significant.

7.4. Discussion

This third study supported our previous conclusions for the ethically questionable consumer situation of giving misleading price information, establishing external validity for our findings. Enhancing the anticipation of guilt by making the interpersonal consequences of the unethical behavior more salient increases individuals' intentions to behave appropriate in the given situation, controlling for ethical beliefs.

Additionally, this study provided a more in depth insight by considering consumers' use of neutralization techniques. Our results indicated that consumers may blame the seller for their unethical actions, but do not use the excuse of uncontrollable circumstances to rationalize their inappropriate behavior. This is consistent with the findings of Strutton et al. (1994). Some consumers believe they themselves are personally accountable for their unethical practices and take inappropriate behavior serious (i.e. no blame for the seller), which results in doing the right thing when confronted with an ethically questionable situation (regardless of the anticipated guilt). In contrast, others are convinced the seller is at fault and deserves the mistreatment by consumers. These consumers use this reasoning to neutralize their unethical actions, resulting in a higher likelihood to take advantage of the seller when an opportunity arises (i.e. lower ethical intentions). Our results indicated that this way of thinking can be mitigated by the positive effect of anticipated guilt: enhancing the anticipation of guilt feelings seems to persuade 'seller's fault' thinkers to still do the right thing in a given ethically questionable situation.

In order to further extend the external validity of our findings, the last study focused on the ethically questionable consumer situation of copying cds. In other words, the aim of this fourth study is to investigate whether the positive effect of anticipated guilt on ethical intentions (controlling for ethical beliefs) also applies for 'no harm, no foul' activities (cf. Muncy & Vitell, 1992; Vitell, 2003). A second objective of this study is to examine the extent to which situational circumstances – more specifically the relationship with the victim (i.e. perceived proximity) – interfere with the positive behavioral impact of anticipated guilt.

8. Study 4

8.1. Music piracy & Perceived proximity

In the original studies of the Consumer Ethics Scale (Muncy & Vitell, 1992; Vitell & Muncy, 1992) some activities were not perceived as even being unethical at all. Also in other consumer ethics studies these ‘no harm, no foul’ practices were identified (e.g. Al-Khatib et al., 2004, 2005; Erffmeyer et al., 1999; Rawwas et al., 1995; Singhapakdi et al., 1999; Swaidan et al., 2003). Most of these activities tend to be involved with the copying of intellectual property (Muncy & Vitell, 1992), among others *music piracy*. Downloading music from the internet and duplicating cds have become very common in the marketplace as the internet provides an important platform of data exchange which facilitates nearly free distribution with little difficulty (Chiou et al., 2005). In addition, duplication is nearly-perfect. Second and subsequent generation copies only reduce a minor portion of the sound quality depending on the level of compression (Kwong et al., 2003). A third important contributing factor involves the low perceived prosecution risk (Chiou et al., 2005). Consumers seemed to be unaware of running the risk of civil action by the copyright holders. In short, music piracy is the greatest threat facing the music industry today. IFPI (International Federation of the Phonographic Industry) reported that in 2005 illegal pirate music was worth 4.6 billion dollars globally (i.e. 1.5 billion units).

In the present study we aimed at replicating our research findings for the ‘no harm, no foul’ activity of copying cds. Although consumers are not aware of infringing someone’s copyrights, pirating music is an illegal act, so the decision to copy cds involves an ethical dilemma which can be studied from consumers’ ethical decision-making framework.

In addition, we also took into account *perceived proximity* as prior research identified this as an important variable in the context of moral issues (e.g. Chia & Mee, 2000; Morris & McDonald, 1995), especially in the context of music piracy (Chiou et al., 2005). Proximity can be defined as the feeling of nearness (social, cultural, psychological or physical) a moral agent has for victims or beneficiaries (Jones, 1991). In a retailing context, Steenhaut & Van Kenhove (2005) recently investigated the effect of relationship commitment in the context of consumer ethics. Their results confirmed that a closer relationship with the victim (i.e. high relationship commitment towards the retailer) positively influences consumers' ethical behavior through guilt-related feelings. In the context of the present study, we believe the relationship with the victim, i.e. perceived proximity, to have a significant impact on the behavioral effect of anticipated guilt. Based on the findings of Chiou et al. (2005) and Steenhaut & Van Kenhove (2005) we expect consumers to be less likely to take into account anticipated guilt feelings when it involves an artist who they do not personally know (i.e. low proximity) compared to when consumers experience a feeling of nearness for the artist (i.e. high proximity).

8.2. Research method

One hundred twenty undergraduates participated in this study. The overall procedure was very similar to study 3. The participants were led to believe that they participated in two unrelated tests. In the first survey, presented as a pretest, they were asked to evaluate three questionable consumer situations, among others copying cds (i.e. *ethical beliefs*, Cronbach's $\alpha=.82$). As previous studies consistently established a non-significant direct effect of idealism and relativism on ethical intentions (cf. study 1, 2 & 3), consumers' ethical ideology was no longer taken into account in this study. In the second, seemingly unrelated survey participants

were asked to carefully read a scenario in which the situation under investigation was depicted (cf. *infra*). Subsequently, *perceived proximity* ('I perceive a feeling of nearness with the artist'), *anticipated guilt* (Cronbach's $\alpha=.94$), and *ethical intentions* (Cronbach's $\alpha=.96$) were assessed.

In line with study 2 and 3 we developed two scenarios of the situation under investigation. In the low salience condition participants were told that copying cds has absolutely no negative consequences for others; whereas in the high salience condition participant were made aware of the severe negative consequences for the artist (i.e. declining sales, decreasing income and eventually being compelled to stop the career). A pretest with 40 undergraduates indicated that in the low salience condition respondents were significantly less concerned with the negative interpersonal consequences ($M=1.33$ $SD=.49$; $t(38)=9.16$; $p<.001$), and thus anticipated less guilt ($M=1.69$ $SD=.89$; $t(38)2.02$; $p<.05$) compared to the high salience condition (concern for interpersonal consequences: $M=4.05$ $SD=1.17$ – anticipated guilt: ($M=2.59$ $SD=1.71$).

Furthermore, as we believe perceived proximity to have an influence on the behavioral effect of anticipated guilt, we extended our research design to a 2 (interpersonal consequences: low versus high) by 2 (perceived proximity: low versus high) between-subjects experimental design (cf. appendix). In the low proximity condition it involves a victim who the participants do not personally know (i.e. 'an artist'), whereas in the high condition the artist is a close friend (perceived proximity: low $M=1.40$ $SD=.81$ vs high $M=3.00$ $SD=1.87$; $t(118)=6.06$; $p<.001$). Participants were at random assigned to one of the four experimental conditions.

8.3. Research results

To test the impact of anticipated guilt (i.e. interpersonal consequences) on consumers' copying intentions, controlling for perceived proximity, and also to check whether perceived proximity has a direct impact on the anticipation of guilt, we conducted a manova with interpersonal consequences and perceived proximity as independent variables, anticipated guilt and ethical intentions as dependent variables, and ethical beliefs as covariates (Table 7.6). Overall, the manova showed significant effects for both interpersonal consequences and perceived proximity, with significant covariation of ethical beliefs.

Table 7.6: Study 4 – Research results: Anticipated guilt & Behavioral intentions

	F-test
<u>Multivariate tests</u>	
Interpersonal consequences	6.34 **
Perceived proximity	44.98 **
Interpersonal consequences x Perceived proximity	5.45 **
Covariates	
Ethical beliefs	10.92 **
<u>Univariate tests: dependent variable guilt score</u>	
Interpersonal consequences	11.91 **
Perceived proximity	85.36 **
Interpersonal consequences x Perceived proximity	10.73 **
Covariates	
Ethical beliefs	11.39 **
<u>Univariate tests: dependent variable behavioral intentions</u>	
Interpersonal consequences	4.83 *
Perceived proximity	32.57 **
Interpersonal consequences x Perceived proximity	3.02 °
Covariates	
Ethical beliefs	18.59 **

** p < .01 * p < .05 ° p < .1 ns = not significant

On a univariate level, the salience of interpersonal consequences had a significant impact on *anticipated guilt*: emphasizing the negative consequences for the artist increased consumers' anticipation of guilt (low $M=1.92$ $SD=1.08$ vs high $M=2.42$ $SD=1.55$) (cf. study 2 & 3). Also the main effect of perceived proximity was found to be significant: consumers anticipated less guilt when no feeling of nearness was experienced ($M=1.36$ $SD=.55$) compared to when the artist was a close friend ($M=2.98$ $SD=1.44$). Furthermore, there was a significant interaction effect of interpersonal consequences and perceived proximity (Figure 7.4). In case of low perceived proximity the salience of interpersonal consequences had no significant effect on the anticipation of guilt (low $M=1.38$ $SD=.64$ vs high $M=1.33$ $SD=.42$; $F=.09$; $p>.05$); whereas in the high proximity condition anticipated guilt was lower in the low compared to the high salience condition (low $M=2.51$ $SD=1.15$ vs high $M=3.43$ $SD=1.55$; $F=15.64$; $p<.01$). The simple effects of perceived proximity were found to be significant in both the low (low $M=1.38$ $SD=.64$ vs high $M=2.51$ $SD=1.15$; $F=22.80$; $p<.01$) and high salience condition of interpersonal consequences (low $M=1.33$ $SD=.42$ vs high $M=3.43$ $SD=1.55$; $F=66.54$; $p<.01$).

These findings were reflected in consumers' *ethical intentions* (i.e. not copying cds). Significant main effects were found for interpersonal consequences (low $M=2.59$ $SD=1.72$ vs high $M=3.14$ $SD=2.05$) and perceived proximity ($M=2.04$ $SD=1.23$ vs high $M=3.69$ $SD=2.10$). Furthermore the interaction effect of interpersonal consequences and proximity was marginal significant (Figure 7.5). The simple effects of interpersonal consequences were insignificant in case of low perceived proximity (low $M=1.98$ $SD=1.26$ vs high $M=2.12$ $SD=1.23$; $F=.07$; $p>.05$), but significant when consumers perceive a feeling of nearness for the victim (low $M=3.27$ $SD=1.91$ vs high $M=4.09$ $SD=2.22$; $F=6.02$; $p<.01$). The simple effects of perceived proximity were significant in both the low (low $M=1.98$ $SD=1.26$ vs high

M=3.27 SD=1.91; $F=10.66$; $p<.01$) and high salience condition of interpersonal consequences (low M=2.12 SD=1.23 vs high M=4.09 SD=2.22; $F=25.43$; $p<.01$).

Figure 7.4: Study 4 – Research results: Anticipated guilt

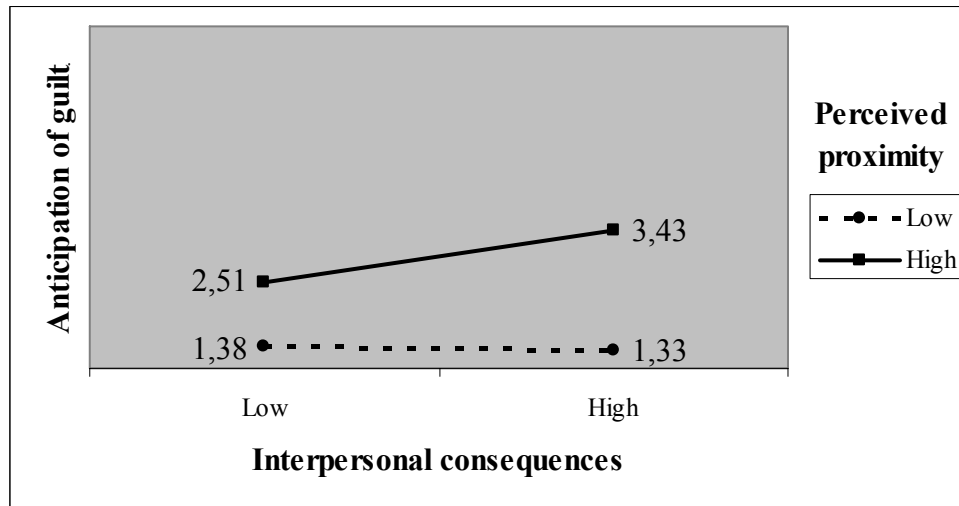
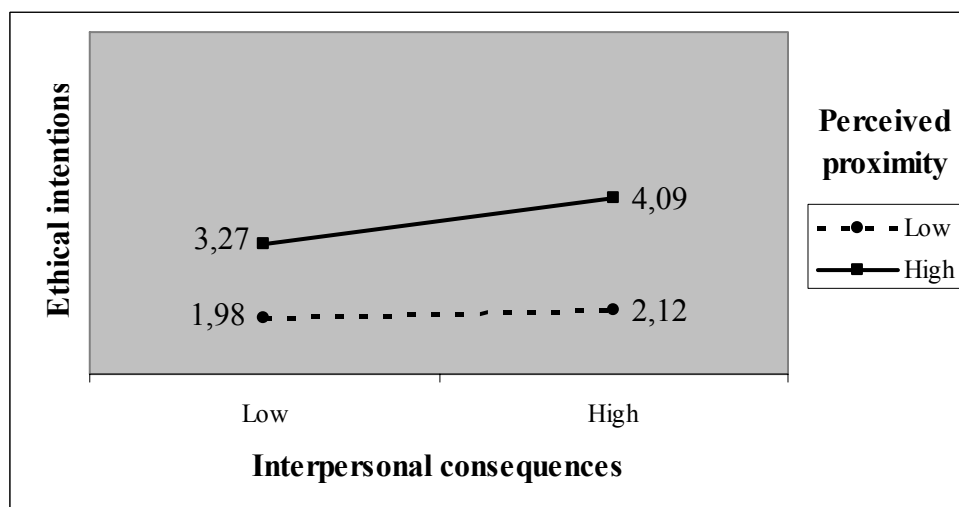


Figure 7.5: Study 4 – Research results: Behavioral intentions



8.4. Discussion

The aim of this fourth study was to replicate our findings for ‘no harm, no foul’ activities, more specifically copying cds. The results indicated that situational circumstances (i.e. perceived proximity) may play an important part. When consumers do not personally know the victim (i.e. the artist), they are less likely to anticipate guilt feelings, and consequently less likely to refrain from copying cds (controlling for ethical beliefs). In contrast, when people experience a feeling of nearness with the artist (i.e. high perceived proximity), consumers are more likely to anticipate guilt feelings by taking into account the negative interpersonal consequences, which in turn results in higher ethical behavioral intentions (controlling for ethical beliefs).

These results can be explained by the fact that the unethical act of copying cds is that much established in our contemporary life that people are difficult to be convinced of the negative consequences. Prior studies on music piracy multiple times noted that cd copiers deny that they are doing anything wrong and blame the music industry for charging high prices (Kwong et al., 2003). Some consumers even claim that the entertainers do not seem worse off because of music product piracy as they still enjoy a high income and live in a bountiful way (Ang et al., 2001). However, our results indicate that this reasoning changes when consumers experience a feeling of nearness with the artist. Although we have to acknowledge the somewhat unrealistic experimental manipulation (how many people know an artist personally?) the present findings indicate that for the positive behavioral effect of anticipated guilt to be effective for ethically questionable consumer activities such as copying cds, it is important to close the gap between the consumer and the victim (e.g. fan clubs) to be able to change people from thinking no harm no foul.

9. General discussion

The Hunt-Vitell model (1986, 1993) is the most widely accepted theory which provides a framework for understanding consumers' ethical decision-making processes. In our research we proposed a deepening of this model by incorporating the notion of anticipated guilt. More specifically, by using structural equation modeling *study 1* established the anticipation of guilt feelings as a partial mediator between a consumer's ethical beliefs (antecedent by idealism) and ethical intentions. That is, when confronted with an ethically questionable situation, consumers' ethical beliefs (i.e. the extent to which one believes that a certain alternative is ethical or not) (antecedent by idealism) positively influences their ethical intentions directly and indirectly through the anticipation of guilt.

The *second study* showed that consumers' anticipation of guilt feelings can be enhanced beyond their ethical beliefs. That is, by emphasizing the interpersonal consequences (i.e. the prototypical cause of guilt) the anticipation of guilt is stimulated, which in turn increases consumers' ethical intentions (controlling for ethical beliefs). In other words, even consumers who do perceive certain unethical actions as appropriate (i.e. low ethical beliefs) might be motivated to do the right thing due to the priming of anticipated guilt.

Study 3 extended the external validity of these findings by replicating the research design for another ethically questionable consumer situation. In addition, in this third study, we also explored the role of neutralization techniques as Strutton et al. (1994, 1997) identified these as a possible means of rationalizing unethical consumer behavior. Results showed that consumers may blame the seller for their unethical actions, but do not use the excuse of uncontrollable circumstances to rationalize their inappropriate behavior. Some consumers are

convinced (or try to convince themselves) that they are not personally accountable for their unethical actions but that the seller is at fault and deserves the mistreatment. These consumers are more likely to take advantage of the seller. Our results indicated that the enhanced anticipation of guilt mitigates this rationalization and changes these consumers from thinking ‘seller’s fault’ (controlling for ethical beliefs).

The *fourth and last study* concentrated on the no harm, no foul activity of copying cds. In this case perceived proximity was found to be an important influencing factor as people are more likely to anticipate guilt, and consequently to refrain from copying cds, when they experience a feeling of nearness towards the victim (i.e. the artist). These conclusions are in line with research indicating that the effects of guilt are more common in close, long-term relationships than in distant ones (Steenhaut & Van Kenhove, 2005; see also Hoffman, 2000; Lapidus & Pinkerton, 2000; Leith & Baumeister, 1998).

9.1. Theoretical implications

The present series of studies significantly contribute to the stream of research about consumer ethics. Much of the existing literature has focused mainly on (antecedents of) ethical beliefs within one or across several countries, theorizing that these attitudes largely determine consumers’ behavioral intentions (cf. Hunt-Vitell model). Our research signifies the importance of looking further than the traditional attitude-behavioral intention paradigm to get a better understanding of why some consumers take advantage of the seller while others do not. By establishing the notion of anticipated guilt as an integral part of consumers’ ethical decision-making processes, the present findings support recent suggestions that consumers do not make purely rational decisions, but that emotions are involved in behavioral decisions

(e.g. Laros & Steenkamp, 2005), also in situations with an ethical content (Gaudine & Thorne, 2001; Connelly et al., 2004). More specifically, the present research demonstrated a deepening of the Hunt-Vitell model (1986, 1993) by postulating the anticipation of guilt as partial mediator between consumers' ethical beliefs (antecedent by idealism) and intentions.

In addition, the present research also underlines the importance of other issue-related factors. In line with Strutton et al. (1994, 1997), study 3 showed the importance of neutralization techniques in the consumer ethics context by indicated that consumers may apply these coping strategies, blaming the seller in particular, to rationalize unethical actions in a retail setting (i.e. giving misleading price information when one of the purchases is not priced). In study 4 the relationship with the victim (i.e. perceived proximity) was established to have an important impact on consumers' anticipation of guilt, and consequently unethical intentions (i.e. copying cds). These findings are in line with previous conclusions by Steenhaut & Van Kenhove (2005) who demonstrated the influence of relationship commitment on unethical consumer behavior in a retail setting.

Furthermore, the present research also has some broader theoretical implications as the notion of anticipated emotions is relatively new in consumer and behavioral decision research. Authors have mainly been focusing on anticipated regret (e.g. Simonson, 1992; Zeelenberg and Beattie, 1997). In line with suggestions made by some authors (Baumeister et al., 1994; Perugini & Bagozzi, 2004; O'Keefe, 2002; Tangney & Dearing, 2002), the present study extends the range of negative anticipated emotions potentially affecting consumers' behavioral intentions by scrutinizing the behavioral effect of the anticipation of guilt feelings. In addition, contrary to previous research attempting to broaden general decision-making frameworks (e.g. theory of planned behavior) by incorporating anticipated emotions as

parallel predictors of behavioral intentions along with established predictors, the present research deepened a generally acknowledged decision-making model by introducing anticipated guilt as a variable that enhances the understanding of the theoretical mechanism. This might indicate an interesting alternative approach to study anticipated emotions as few indications can be found in research to date that anticipated affective reactions do not always predict a significant proportion of variance in behavioral expectations independently of attitude towards the behavior (e.g. Richard et al., 1995b).

9.2. Limitations and suggestions for future research

Based on the above conclusions and implications, several suggestions for future research can be put forward. First, the overall conclusion of our research is that anticipated guilt positively influences consumers' ethical intentions. However, as mentioned before, it is important to take into account situational factors (cf. study 4). Further research might scrutinize the behavioral impact of anticipated guilt, controlling for several potentially significant circumstances such as for example the relationship with the retailer. Another possible intervening variable might be the benefit received by the unethical consumer. One can indeed wonder to what extent for example the amount of excess change impacts consumers' anticipation of guilt in the case of receiving too much change (cf. Steenhaut & Van Kenhove, 2005). Second, in study 3 the potential of the techniques of neutralization is explored. However, further in-depth research on this framework is necessary as this concept has the potential to explain much as to why consumers sometimes behave unethically (Vitell, 2003). Hereby, an important question pertains to the antecedents of these neutralization techniques and whether these techniques should be interpreted as a predisposing factor toward some form of unethical consumer behavior or as a circumstantial stimulus that may initiate unethical

consumer behavior (or both) (cf. Strutton et al., 1994). Third, in our research we investigated the impact of anticipated guilt on consumers' ethical intentions. Future research might investigate the real behavioral impact of anticipated guilt in a real-life context (e.g. retail setting). For example, an interesting research endeavor would be to test the effectiveness of persuasive in-store messages aimed at enhancing consumers' anticipation of guilt. Fourth, in their research Connelly et al. (2004) suggested that both positive and negative emotions may guide ethical behavior. In the present research we concentrated on the guilt emotion. Future research might focus on the impact of a range of other emotions in ethically questionable consumer situations. For example, which positive emotions encourage consumers to behave ethically? To conclude, as the importance of the guilt emotion is underestimated in the consumer behavior literature to date, the potential of guilt (both experienced and anticipated) could be investigated in a wide variety of consumer situations beyond ethical boundaries.

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Appendix

- List of scale items
- Study 1: Covariance matrix
- Study 2: Scenarios
- Study 3: Scenarios
- Study 3: Factor analysis
- Study 4: Scenarios

List of scale items

Ethical ideology (Forsyth, 1980)

Idealism

1. A person should make certain that their actions never intentionally harm another even to a small degree.
2. Risks to another should never be tolerated, irrespective of how small the risks might be.
3. The existence of potential harm to others is always wrong, irrespective of the benefits gained.
4. One should never psychologically or physically harm another person.
5. One should not perform an action that might in any way threaten the dignity and welfare of another individual.
6. If an action could harm an innocent other, then it should not be done.
7. Deciding whether or not to perform an act by balancing the positive consequences of the act against the negative consequences of the act is immoral.
8. The dignity and welfare of people should be the most important concern in any society.
9. It's never necessary to sacrifice the welfare of others.
10. Moral actions are those which closely match ideals of the most "perfect" action.

Relativism

11. There are no ethical principles that are so important that they should be a part of any code of ethics.
12. What is ethical varies from one situation and society to another.
13. Moral standards should be seen as being individualistic; what one person considers being moral may be judged to be immoral by another person.
14. Different types of moralities cannot be compared as to rightness.
15. What is ethical for everyone can never be resolved since what is moral or immoral is up to the individual.
16. Moral standards are simply personal rules which indicate how a person should behave, and are not to be applied in making judgments of others.
17. Ethical considerations in interpersonal relations are so complex that individuals should be allowed to formulate their own individual codes.
18. Rigidly codifying an ethical position that prevents certain types of actions stand in the way of better human relations and adjustment.
19. No rule concerning lying can be formulated; whether a lie is permissible or not permissible totally depends upon the situation.
20. Whether a lie is judged to be immoral depends upon the circumstances surrounding the actions.

Ethical beliefs

1. Good – Bad
2. Acceptable – Unacceptable
3. Ethical – Unethical

Anticipated guilt (Roseman et al., 1994)

1. I would feel tension.
2. I would feel remorse.
3. I would think that I was in the wrong.
4. I would think that I shouldn't have done what I did.
5. I would feel like undoing what I have done.
6. I would feel like punishing myself.
7. I would apologize.
8. I would avoid meeting people's gaze.
9. I would want to make up for what I have done wrong.
10. I would want to be forgiven.

Ethical intentions

1. Unlikely – Likely
2. Improbably – Probably
3. Impossible – Possible

Machiavellianism (Christie & Geis, 1970)

1. Never tell anyone the real reason you did something unless it is useful to do so.
2. The best way to handle people is to tell them what they want to hear.
3. One should take action only when sure it is morally right.
4. Most people are basically good and kind.
5. It is safest to assume that all people have a vicious streak and it will come out when given the chance.
6. Honesty is the best policy in all cases.
7. There is no excuse for lying to someone else.
8. Generally speaking, people won't work hard unless they're forced to do so.
9. All in all, it is better to be humble and honest than to be important and dishonest.
10. When you ask someone to do something for you, it is best to give the real reasons for wanting it rather than giving reasons which carry more weight.
11. People who get ahead in the world lead clean, moral lives.
12. Anyone who completely trusts others is asking for big trouble.
13. The biggest difference between criminals and others is that criminals are stupid enough to get caught.
14. Most people are brave.
15. It is wise to flatter important people.
16. It is possible to be good in all respects.
17. Barnum was wrong when he said that there's a sucker born every minute.
18. It is hard to get ahead without cutting corners.
19. People suffering from incurable diseases should have the choice of being put painlessly to death.
20. Most people forget more easily the death of their father than the loss of their property.

Test of Self-Conscious Affect (TOSCA 3, Tangney et al., 2000)

1. You make plans to meet a friend for lunch. At 5 o'clock, you realize you stood him up.

- a) You would think: "I'm inconsiderate." (shame)
- b) You would think: "Well, they'll understand." (detached)
- c) You'd think you should make it up to him as soon as possible. (guilt)
- d) You would think: "My boss distracted me just before lunch." (externalization)

2. You break something at work and then hide it.

- a) You would think: "This is making me anxious. I need to either fix it or get someone else to." (guilt)
- b) You would think about quitting. (shame)
- c) You would think: "A lot of things aren't made very well these days. (externalization)
- d) You would think: "It was only an accident." (detached)

3. You are out with friends one evening, and you're feeling especially witty and attractive. Your best friend's spouse seems to particularly enjoy you company.

- a) You would think: "I should have been aware of what my best friend is feeling." (guilt)
- b) You would feel happy with your appearance and personality. (alpha pride)
- c) You would feel pleased to have made such a good impression. (beta pride)
- d) You would think your best friend should pay attention to his/her spouse. (externalization)
- e) You would probably avoid eye-contact for a long time. (shame)

4. At work, you wait until the last minute to plan a project, and it turns out badly.

- a) You would feel incompetent. (shame)
- b) You would think: "There are never enough hours in the day." (externalization)
- c) You would feel: "I deserve to be reprimanded for mismanaging the project." (guilt)
- d) You would think: "What's done is done." (detached)

5. You make a mistake at work and find out a co-worker is blamed for the error.

- a) You would think the company did not like the co-worker. (externalization)
- b) You would think: "Life is not fair." (detached)
- c) You would keep quiet and avoid the co-worker. (shame)
- d) You would feel unhappy and eager to correct the situation. (guilt)

6. For several days you put off making a difficult phone call. At the last minute you make the call and are able to manipulate the conversation so that all goes well.

- a) You would think: "I guess I'm more persuasive than I thought." (alpha pride)
- b) You would regret that you put it off. (guilt)
- c) You would feel like a coward. (shame)
- d) You would think: "I did a good job." (beta pride)
- e) You would think you shouldn't have to make calls you feel pressured into. (externalization)

7. While playing around, you throw a ball and it hits your friend in the face.

- a) You would feel inadequate that you can't even throw a ball. (shame)
- b) You would think maybe your friend needs more practice at catching. (externalization)
- c) You would think: "It was just an accident." (detached)
- d) You would apologize and make sure your friend feels better. (guilt)

8. You have recently moved away from your family, and everyone has been very helpful. A few times you needed to borrow money, but you paid it back as soon as you could.

- a) You would feel immature. (shame)
- b) You would think: "I sure ran into some bad luck." (externalization)
- c) You would return the favor as quickly as you could. (guilt)
- d) You would think: "I am a trustworthy person." (alpha pride)
- e) You would be proud that you repaid your debts. (beta pride)

9. You are driving down the road, and you hit a small animal.

- a) You would think the animal shouldn't have been on the road. (externalization)
- b) You would think: "I'm terrible." (shame)
- c) You would feel: "Well, it was an accident." (detached)
- d) You'd feel bad you hadn't been more alert driving down the road. (guilt)

10. You walk out of an exam thinking you did extremely well. Then you find out you did poorly.

- a) You would think: "Well, it's just a test." (detached)
- b) You would think: "The instructor doesn't like me." (externalization)
- c) You would think: "I should have studied harder." (guilt)
- d) You would feel stupid. (shame)

11. You and a group of co-workers worked very hard on a project. Your boss singles you out for a bonus because the project was such a success.

- a) You would feel the boss is rather short-sighted. (externalization)
- b) You would feel alone and apart from your colleagues. (shame)
- c) You would feel your hard work had paid off. (beta pride)
- d) You would feel competent and proud of yourself. (alpha pride)
- e) You would feel you should not accept it. (guilt)

12. While out with a group of friends, you make fun of a friend who's not there.

- a) You would think: "It was all in fun; it's harmless." (detached)
- b) You would feel small...like a rat. (shame)
- c) You would think that perhaps that friend should have been there to defend himself/herself. (externalization)
- d) You would apologize and talk about that person's. (guilt)

13. You make a big mistake on an important project at work. People were depending on you, and your boss criticizes you.

- a) You would think your boss should have been more clear about what was expected of you. (externalization)
- b) You would feel like you wanted to hide. (shame)
- c) You would think: "I should have recognized the problem and done a better job." (guilt)
- d) You would think: "Well, nobody's perfect." (detached)

14. You volunteer to help with the local Special Olympics for handicapped children. It turns out to be frustrating and time-consuming work. You think seriously about quitting, but then you see how happy the kids are.

- a) You would feel selfish and you'd think you are basically lazy. (shame)
- b) You would feel you were forced into doing something you did not want to do. (externalization)

- c) You would think: "I should be more concerned about people who are less fortunate." (guilt)
- d) You would feel great that you had helped others. (beta pride)
- e) You would feel very satisfied with yourself. (alpha pride)

15. You are taking care of your friend's dog while they are on vacation and the dog runs away.

- a) You would think, "I am irresponsible and incompetent." (shame)
- b) You would think your friend must not take very good care of their dog or it wouldn't have run away. (externalization)
- c) You would vow to be more careful next time. (guilt)
- d) You would think your friend could just get a new dog. (detached)

16. You attend your co-worker's housewarming party and you spill red wine on their new cream-colored carpet, but you think no one notices.

- a) You think your co-worker should have expected some accidents at such a big party. (detached)
- b) You would stay late to help clean up the stain after the party. (guilt)
- c) You would wish you were anywhere but at the party. (shame)
- d) You would wonder why your co-worker chose to serve red wine with the new light carpet. (externalization)

Techniques of neutralization (Strutton et al., 1994, 1997)

Denial of injury

- 1. Because retailers make such high profits that they can afford some things like that.
- 2. Because given the typical markup retailers can certainly afford it.
- 3. If even at a lower price the store still makes a profit.

Denial of victim

- 1. If the store overcharges for everything anyway.
- 2. Because the store should have prevented this by putting a price tag on.
- 3. Because stores overcharge for everything anyway, this is just a way to get even.

Condemning the condemners

- 1. If the store often sells very low quality products anyway.
- 2. Because sometimes stores themselves purposefully damage merchandise to receive credit.
- 3. If the store had more sales he/she would not need to take such actions.

Denial of responsibility

- 1. If he/she was unemployed at this time and thus had no choice.
- 2. If he/she felt pressured into such action by forces beyond her/his control.
- 3. If he/she is otherwise not able to afford the item.

Appeal to higher loyalties

- 1. Because someone has to do whatever they can to improve the fortune of one's family.
- 2. If his/her children really needed the product.
- 3. If he/she is unemployed and the family really needs the item.

Study 1: Covariance matrix

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	...
(1) Idealism1	1.28											
(2) Idealism2	0.92	2.12										
(3) Idealism3	0.84	1.32	2.68									
(4) Idealism5	0.69	1.00	1.02	1.48								
(5) Idealism6	0.84	1.03	1.38	0.97	2.54							
(6) Idealism7	0.45	0.60	0.89	0.45	0.87	1.95						
(7) Idealism8	0.61	0.62	0.79	0.70	0.84	0.52	1.48					
(8) Relativism5	0.32	0.39	0.39	0.23	0.15	0.02	0.06	2.79				
(9) Relativism6	0.17	0.57	0.52	0.09	0.27	0.24	0.10	1.58	2.55			
(10) Relativism7	0.34	0.56	0.38	0.26	0.47	0.20	0.19	1.69	1.64	3.35		
(11) Relativism8	0.11	0.41	0.14	0.07	0.14	0.16	0.02	1.45	1.02	1.52	2.66	
(12) Ethical belief1	0.39	0.33	0.35	0.33	0.23	0.48	0.25	0.19	0.14	0.04	0.09	
(13) Ethical belief2	0.32	0.56	0.67	0.45	0.26	0.54	0.18	0.29	0.54	0.54	0.07	
(14) Ethical belief3	0.33	0.29	0.26	0.12	0.15	0.18	0.23	0.12	0.07	0.24	0.02	
(15) Anticipated guilt1	0.38	0.56	0.35	0.39	0.42	0.56	0.32	0.02	0.08	0.04	0.17	
(16) Anticipated guilt3	0.34	0.81	0.74	0.43	0.35	0.54	0.43	0.17	0.70	0.41	0.24	
(17) Anticipated guilt4	0.52	0.95	0.79	0.70	0.72	0.49	0.67	0.31	0.56	0.22	0.13	
(18) Anticipated guilt5	0.61	0.81	0.84	0.81	0.75	0.71	0.52	0.15	0.43	0.01	0.29	
(19) Anticipated guilt7	0.31	0.59	0.64	0.36	0.70	0.49	0.38	0.49	0.42	0.79	0.28	
(20) Anticipated guilt8	0.49	0.80	0.78	0.64	0.73	0.18	0.60	0.41	0.66	0.70	0.07	
(21) Anticipated guilt9	0.42	0.89	0.78	0.63	0.40	0.55	0.63	0.27	0.35	0.73	0.41	
(22) Ethical intention1	0.18	0.44	0.48	0.46	0.24	0.34	0.32	0.17	0.33	0.10	0.03	
(23) Ethical intention2	0.08	0.37	0.44	0.29	0.35	0.62	0.07	0.05	0.23	0.13	0.13	

	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)
(12) Ethical belief1	2.23											
(13) Ethical belief2	1.68	3.18										
(14) Ethical belief3	1.10	1.30	2.10									
(15) Anticipated guilt1	1.49	1.71	0.89	3.31								
(16) Anticipated guilt3	0.96	1.65	0.71	2.57	3.61							
(17) Anticipated guilt4	1.53	1.88	1.20	2.65	2.80	3.88						
(18) Anticipated guilt5	1.65	1.62	1.23	2.52	2.38	3.15	3.99					
(19) Anticipated guilt7	0.51	1.17	0.55	1.64	1.40	1.46	1.39	2.53				
(20) Anticipated guilt8	1.43	1.84	0.74	2.03	1.88	2.21	2.04	1.88	4.40			
(21) Anticipated guilt9	0.91	1.62	0.72	1.85	1.91	1.71	1.72	1.47	1.63	4.12		
(22) Ethical intention1	1.87	2.39	1.18	2.27	2.01	2.43	2.11	1.29	2.25	1.43	4.08	
(23) Ethical intention2	1.42	1.74	1.01	2.12	1.62	2.16	2.07	1.04	1.50	0.85	3.08	4.03

Study 2: Scenarios

Low salience condition

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout you are not able to pay the exact amount. When receiving the change, you notice the cashier made a mistake and gives you too much change...

You see no reason why it would be wrong to keep silent about this miscalculation as nothing or no one would be harmed by it...

High salience condition

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout you are not able to pay the exact amount. When receiving the change, you notice the cashier made a mistake and gives you too much change...

You know it would be very wrong to keep silent about this miscalculation as this would have severe consequences for the cashier: he/she might be reprimanded, she might have to pay the deficit out of own pocket. Maybe the cashier might even be fired...

Study 3: Scenarios

Low salience condition

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout one of your purchases seems to be unpriced. The cashier asks you the price of the product...

You see no reason why it would be wrong to give a lower price as nothing or no one would be harmed by it...

High salience condition

A typical Saturday... You are in a retail shop doing your weekly shopping.

At the checkout one of your purchases seems to be unpriced. The cashier asks you the price of the product...

You know it would be very wrong to give a lower price as this would have severe consequences for the cashier: he/she might be reprimanded, she might have to pay the deficit out of own pocket. Maybe the cashier might even be fired...

Study 3: Factor analysis of the techniques of neutralization

	Seller's fault	Uncontrollable circumstances
Denial-of-injury2	.83	
Denial-of-victim1	.79	
Denial-of-injury1	.77	
Denial-of-injury3	.76	
Denial-of-victim3	.71	
Condemning-the-condemners1	.71	
Denial-of-victim2	.61	
Condemning-the-condemners2	.60	
Condemning-the-condemners3	.53	
Appeal-to-higher-loyalties3		.89
Denial-of-responsibility1		.84
Appeal-to-higher-loyalties2		.81
Denial-of-responsibility3		.73
Appeal-to-higher-loyalties1		.71
Denial-of-responsibility2		.62

Study 4: Scenarios

Low salience condition & Low perceived proximity

A typical day... You are with a friend at home and observe his/her cd collection. One of the cds interests you in particular. The cd contains music of an artist who just released his/her first cd in an attempt to launch his/her singing career.

You see no reason why it would be wrong to copy this cd as nothing or no one would be harmed by it...

Low salience condition & High perceived proximity

A typical day... You are with a friend at home and observe his/her cd collection. One of the cds interests you in particular. The cd contains music of a joint friend who just released his/her first cd in an attempt to launch his/her singing career.

You see no reason why it would be wrong to copy this cd as this nothing or no one would be harmed by it...

High salience condition & Low perceived proximity

A typical day... You are with a friend at home and observe his/her cd collection. One of the cds interests you in particular. The cd contains music of an artist who just released his/her first cd in an attempt to launch his/her singing career.

You know it would be very wrong to copy the cd as this would have severe consequences. Not only the record company would lose profit, also the new artist him/herself would be afflicted by it: low cd sales would give him/her too less income, which in turn will cause the artist to eventually stop his/her career... and never see his/her dream come true!

High salience condition & High perceived proximity

A typical day... You are with a friend at home and observe his/her cd collection. One of the cds interests you in particular. The cd contains music of a joint friend who just released his/her first cd in an attempt to launch his/her singing career.

You know it would be very wrong to copy the cd as this would have severe consequences. Not only the record company would lose profit, also your friend, would be afflicted by it: low small cd sales would give your friend too less income, which in turn would cause your friend to eventually stop his/her career... and never see his/her dream come true!

CHAPTER VIII

SUMMARY & DISCUSSION

Chapter VIII

Summary & Discussion

1. Recapitulation

Since the pioneering studies of Muncy and Vitell, an important stream of research has emerged involving unethical consumer behavior. However, the consumer ethics literature to date has remained rather descriptive (cf. Chapter II). The general purpose of the present dissertation was to contribute to the existing knowledge by getting a more thorough understanding of *the why of consumer ethics*, allowing marketers to predict unethical consumer behavior, and ultimately prevent consumers from taking advantage of the seller. More specifically, we tried to further enhance the theory development of consumers' ethical decision-making processes by conceiving and testing (1) additional individual characteristics, (2) situational circumstances, and (3) emotional experiences, along with other issue-related influences, and considering the potential mediating and moderating effects within the ethical decision-making processes (cf. Figure 1.1). Accordingly, the research in this dissertation was structured among three themes: (1) in a first paper we examined consumers' basic values as antecedents of their ethical ideology and ethical beliefs (Chapter III); (2) in the second theme we investigated the implications of relationship marketing on consumers' (un)ethical behavior (Chapter IV & Chapter V); and (3) in a last series of studies we concentrated on the emotional experience of guilt in the context of consumer ethics (Chapter VI & Chapter VII).

1.1. Consumer ethics & Personal values

In a first research paper (Chapter III), a partial test of the Hunt-Vitell model (1986, 1993) was provided by investigating the relationships among a consumer's personal values (conceptualized by the typology of Schwartz, 1992), ethical ideology, and ethical beliefs. More specifically, using structural equation modeling, we investigated the impact of individual differences in value priorities on a consumer's judgments of ethically questionable practices, and whether this relationship is mediated by the consumer's moral philosophies. Based on a sample of 609 respondents collected through an internet survey, we found that idealism is a significant mediator of the relationship between a consumer's basic human values and his/her ethical beliefs. The more importance the consumer attaches to tradition, conformity and security (i.e. conservation) relative to openness to change (i.e. self-direction, stimulation and hedonism), the more likely the consumer is to be idealistic, which in turn positively influences the consumer's evaluation of ethically questionable behaviors (i.e. higher ethical beliefs). The more importance the consumer attaches to self-enhancement values (i.e. power and achievement) relative to universalism and benevolence (i.e. self-transcendence), the less likely the consumer is to be idealistic, which again affects the ethical judgments (i.e. lower ethical beliefs). Furthermore, we also found a direct positive effect of conservation versus openness to change values (i.e. resultant conservation) on a consumer's ethical disposition. Relativism, anteceded by self-enhancement versus self-transcendence values (i.e. resultant self-enhancement), appeared not to be a significant mediator, as the effect of relativism had only a very limited impact on a consumer's ethical beliefs.

1.2. Consumer ethics & Relationship marketing

The second research theme of the current dissertation (Chapter IV and Chapter V) concentrated on the impact of relationship marketing on consumer ethics. In *Chapter IV* the objective was to assess whether customer loyalty translates into more ethical behavior to a store. Therefore, we examined two outcomes of relationship marketing, considered to be key elements of customer loyalty: affective commitment (attitudinal relationship outcome) and behavioral loyalty (behavioral relationship outcome). Based on information from a consumer panel combined with different mail surveys over a period of ten months (n=359), the results of our analysis clearly showed significant correlations between affective commitment to a store and all measured aspects of ethical behavior towards that store. Highly committed consumers reported less unethical behavior in terms of ‘actively benefiting from an illegal activity’, ‘passively benefiting at the expense of others’, ‘actively benefiting from a questionable behavior’, and ‘no harm, no foul’ behavior, compared to less committed customers. Even when controlling for overall ethical beliefs, age, and gender, these results hold. Between behavioral loyalty and ethical behavior no significant correlations were found, not even when affective commitment was high.

Since Chapter IV established affective commitment as an important variable in explaining (un)ethical consumer behavior, we set up a next series of studies to further scrutinize this relationship (*Chapter V*). In this research paper we did not examine unethical behavior in all its varieties, but addressed only the issue of receiving too much change, in order to be able to investigate in depth the underlying psychological motives, i.e. opportunism and guilt related feelings. In addition, we also took into account the amount of excess change as moderating variable of the relationship between affective commitment and (un)ethical consumer behavior.

In a first study we conducted a field experiment to examine the pure receiving behavior under the predefined circumstances, i.e. low versus high relationship commitment and small versus large excess amount of change. Consistent with the findings of Chapter IV, results showed that the less committed consumer is less likely to behave ethically (i.e. reporting the excess change) compared with the highly committed consumer. Furthermore, the amount of excess change was found to play a moderating part: the larger the amount, the less likely the lowly committed consumer is to report receiving too much change, whereas the consumer with a high relationship commitment towards the retailer is more likely to report it. In a second experiment (using the vignette approach) we identified a trade-off between two psychological motives underlying these behavioral reactions. When confronted with too much change consumers seem to experience both an opportunistic drive and guilt-related feelings. In the case of a low relationship commitment towards the retailer, opportunism gets the upper hand and drives the consumer to keep mum and pocket the money, especially when the amount of excess is large; whereas guilt-related feelings prevent the highly committed consumer from behaving unethically, with a more intense experience in the case of a large amount of excess change.

1.3. Consumer ethics & Guilt

Based on the trade-off identified in Chapter V and previous made assumptions of guilt being an important emotion in ethically questionable consumer situations, the last research theme of this dissertation focused on the guilt emotion in the consumer ethics context (Chapter VI and Chapter VII). In *Chapter VI* we examined the affective experience of guilt from a theoretical, mainly psychological point of view. In a first study we aimed at investigating the potential of guilt in situations in which the consumer benefits at the expense of the seller. Based on two

key ingredients of the guilt emotion, i.e. perceived control and omission/commission, we explored the amount of guilt experienced by consumers across four different ethically questionable situations. In general, the results established that guilt is indeed a significant emotional experience in the context of consumer ethics, with the most intense guilt feelings in situations in which the consumer perceives to have control over the act of commission. Furthermore, we found that respondents reported experiencing both guilt and shame feelings in the situations under investigation. However, the guilt experience was found to be more intense compared to the shame experience. A second study aimed at scrutinizing what causes guilt to arise in ethically questionable situations by comparing two distinct theoretical conceptualization of the guilt emotion, i.e. the intrapsychic versus interpersonal perspective. The former notion considers guilt to be a product of a negative evaluation of one's behavior compared to norms and standards of appropriate behavior; whereas the latter view states that guilt arises because of the negative interpersonal consequences of one's behavior. Results showed that both perspectives separately cause guilt to occur in ethically questionable consumer situations. For the consequent behavioral intentions, we found that it is sufficient for consumers to change their unethical intentions if one of the two perspectives is made salient, that is when guilt is aroused. These conclusions were based on the examination of two distinct situations: not saying anything when receiving too much change (study 2a), and giving misleading price information when one of the purchases is not priced (study 2b).

In our last research chapter (*Chapter VII*) we concentrated on the anticipation of guilt. We proposed a deepening of the Hunt-Vitell model by incorporating the notion of anticipation guilt as partial mediator between consumers' ethical beliefs (antecedent by ethical ideology) and intentions. In a first study, we used structural equation modeling to compare several models (i.e. basic model, complete mediation, and partial mediation), illustrating empirical

support for our research model. When confronted with an ethically questionable situation, consumers anticipate the guilt they would experience when behaving unethically and take these into account when making behavioral decisions. More specifically, consumers' ethical intentions were found to be positively influenced by ethical beliefs (antecedent by idealism) directly and indirectly through the anticipation of guilt. Next, a series of experiments were conducted to investigate the behavioral impact of anticipated guilt, controlling for consumers' ethical beliefs. Successively, we examined the situations of receiving too much change (study 2), giving misleading price information (study 3) and copying cds (study 4). Results consistently supported a significant positive effect of anticipated guilt on consumers' ethical intentions, controlling for ethical beliefs. In addition, in study 3 we found that this behavioral effect is moderated by the use of neutralization techniques. Some consumers blame the seller for their unethical actions and use this reasoning to rationalize their inappropriate behavior. Our results indicated that this way of thinking can be mitigated by the positive effect of anticipated guilt. To conclude, the last study concentrated on the unethical consumer practice of copying cds. Here we demonstrated that (in line with Chapter IV and Chapter V) the relationship with the victim, conceptualized as 'perceived proximity', plays an important role. When the consumer experiences a feeling of nearness with the artist he/she is more likely to anticipate guilt by taking into account the negative interpersonal consequences, which in turn results in higher ethical behavioral intentions.

2. Theoretical implications

2.1. Consumer ethics & Personal values

The issue of personal values has been an important part of consumer behavior research as individual differences in value priorities are generally acknowledged to be very helpful in explaining and understanding a wide spectrum of consumer behavior across many situations (Rokeach, 1973; Schwartz, 1992). In our first research paper we investigated how consumers' ethical beliefs can be explained by their personal value system (conceptualized by the typology of Schwartz, 1992). The intent of this research was not to argue that the proposed model would prove the best method for predicting consumers' unethical behavior; rather the intent was to demonstrate a particular pattern of relationships which draws attention to basic human values as underlying sources of consumer ethics, more specifically consumers' ethical beliefs. This assertion was based on the contention that personal values are fundamental sources of the most-to-least-abstract hierarchical flow of an individual's cognitive and behavioral processes (Kahle, 1983), that is, consumer behaviors serve to show an individual's values. Therefore, it can be concluded that our framework served as a useful tool for delineating not only the extent to which self-enhancement values and conservation values predict consumers' judgments of ethically questionable practices, but also the manner in which these two domains of personal values influence ethical beliefs. In other words, this research paper contributes to the theoretical understanding of consumers' ethical decision-making (i.e. the Hunt-Vitell model, 1986, 1993) by investigating not only the impact of individual differences in value priorities on consumers' ethical beliefs, but also the mediating processes in this causal model (i.e. ethical ideology).

Furthermore, values and demographics are intertwined as they influence consumer behavior. Therefore, based on our results, some interesting explanations can be inferred for several empirical findings from prior consumer ethics research (cf. Chapter II). In a recent study Schwartz & Rubel (2005) assessed sex differences in the importance of the 10 basic values. Findings from 127 samples in 70 countries (N=77528) revealed that the two bipolar dimensions of the value structure organize sex differences in value priorities. Men attribute more importance to self-enhancement (i.e. power and achievement), whereas women attribute more importance to the opposing self-transcendence values (i.e. universalism and benevolence). Furthermore, men, more than women, favor openness to change values (i.e. self-direction and stimulation), though women favor security and tradition somewhat more. Together with the conclusions of our research, these findings might provide an explanation for the gender effect found in several consumer ethics studies: females tend to be more concerned with ethical issues compared to males (e.g. Ang, et al., 1996; Rawwas, 1996). However, one has to recognize that other authors failed to support this gender effect (e.g. Fullerton et al., 1996; Swaidan et al., 2003, 2006; Van Kenhove et al., 2001). This might be explained by the fact that Schwartz & Rubel (2005) found only small sex differences, which seemed to vary substantially across countries. Schwartz et al. (2001) too found only weak correlations of values with gender.

These latter researchers also related personal values to age. Consistent with past research (Feather, 1975; Rokeach, 1973), Schwartz et al. (2001) found that age correlates positively with self-transcendence and negatively with self-enhancement. In addition, Ryckman et al. (2005) found that the value of stimulation is negatively correlated with age, whereas conservation values are positively related. These findings confirm the generally acknowledged positive effect of age on consumers' ethical beliefs (e.g. Erffmeyer et al., 1999; Fullerton et al.,

1996; Muncy & Vitell, 1992; Rawwas & Singhapakdi, 1998; Swaidan et al., 2003; Vitell et al., 1991) as our results indicated that resultant self-enhancement is negatively associated with consumer ethics; whereas resultant conservation has a positive influence.

With regard to the effect of education on consumers' ethical beliefs, mixed results are yielded (cf. Chapter II). Schwartz et al. (2001) found a positive relation between openness to change values and education and a negative relation for conservation values. Together with our research findings, this might lead to support prior consumer ethics studies establishing a negative relationship between education and ethical beliefs (Muncy & Vitell, 1992; Fullerton et al., 1996).

To conclude, prior values research theorized that individuals' religiosity relates positively to giving priority to conformity and tradition values, and negatively to giving priority to hedonism, self-direction, and stimulation values (Roccas & Schwartz, 1997; Schwartz & Huismans, 1995; Schwartz et al., 2001). Taken our conclusions into account, this might explain the effect of religiosity in the context of unethical consumer behavior (e.g. Vitell & Paolillo, 2003; Vitell et al., 2005, 2006).

2.2. Consumer ethics & Relationship marketing

The significance of relationship marketing in consumer markets is generally acknowledged (e.g. Bennet, 1996; De Wulf et al., 2001; Fournier, 1998; Odekerken-Schröder et al., 2003; Verhoef, 2003). Several scholars have highlighted the importance of establishing customer relationships as a prerequisite for effective marketing. However, the majority of research in relationship marketing has focused on explaining relationship outcomes such as relationship

satisfaction, trust, relationship commitment, and behavioral loyalty. We went beyond these previous research findings by establishing the impact of relationship marketing on consumers' inappropriate behavior, more specifically the positive influence of affective commitment on consumers' ethical actions in a retail setting (Chapter IV and Chapter V). By doing so, our research contributes to both the consumer ethics and relationship marketing literature. For the former stream of research, our research indicates that situational circumstances play an important part in consumers' ethical decisions. That is, also other factors beyond ethical beliefs, more specifically the relationship with the victim (here, retailer), influence consumers' intentions to benefit at the expense of the seller. These conclusions support the 'situational constraints' (or 'action control') factor in the Hunt-Vitell model (1986, 1993), referring to external factors beyond the control of the decision maker which might impact ethical behavior (cf. Chapter II). The contribution to the relationship marketing literature lies in the conclusion that developing and maintaining retailer-customer relationships is not only important because it is financially more lucrative to retain existing clients than to attract new business (DeKimpe et al., 1997), but also because it stimulates consumers' not to take advantage of the seller. That is, bottom-line profits may not only benefit by reducing the costs of attracting new customers, but also by scaling down the losses due to unethical consumer practices (which have ranged in the billions recently).

The findings of our research may also be interpreted from the equity theory. In the business-to-business literature, a number of researchers have recognized equity as a cornerstone for exchange parties striving to build and maintain a relationship (e.g. Ganesan, 1994; Gundlach & Murphy, 1993; Smith & Barclay, 1997). In a retail context, equity theory is considered to be an appropriate framework for analyzing consumer-retailer relationships (De Wulf & Odekerken-Schröder, 2001). Equity theory deals with two issues: what is perceived to be

(in)equitable, and how people act upon this perception of (in)equity (Adams, 1965; Walster et al., 1978). Inequity exists when the perceived inputs and/or outcomes in an exchange relationship are psychologically inconsistent with the perceived inputs and/or outcomes of the referent. If the consumer's outcome/input ratio is smaller than the retailer's ratio, the consumer is said to be under-benefited, i.e. negative inequity. When the first ratio is larger than the second ratio, the consumer is over-benefited, i.e. positive inequity (Adams, 1965). In other words, consumer-relationships in which the consumer perceives to be under-benefited can be interpreted as negatively inequitable (Huppertz et al., 1978). This perception of inequity leads the consumer to feel under-rewarded and entails feelings of anger and resentment (Gansean, 1994; Lapidus & Pinkerton, 1995). These feelings in turn affect behavior in subsequent periods by encouraging the consumer to restore equity or balance (Gansean, 1994; Gruen, 1995).

Although an equitable relationship does not always imply a high relationship commitment (cf. *infra*), one can relate the equity theory to our research, theorizing that the perception of an equitable relationship is a necessary, though no sufficient condition for commitment to occur (e.g. Bennett, 1996; Dwyer et al., 1989; Gundlach & Murphy, 1993; Oliver & Swan, 1989). In Figure 8.1 the combinations of equity perception and relationship commitment are represented. Cel I (perceived inequity and low relationship commitment) and cel IV (perceived equity and high relationship commitment) were focused upon in our research. Huppertz et al. (1978) found that behaviors chosen in inequitable situations were different from those in equitable situations: most consumers who encounter inequitable exchange situations leave the store without buying any product. Also shoplifting was suggested by Huppertz et al. (1978) as a possible mode of inequity reduction, as these actions can involve retaliatory acts (Gundlach & Murphy, 1993; Smith, 1990). In light of these past studies, our

research findings can be interpreted as another way of restoring equity in case of an inequitable relationship (i.e. low relationship commitment) by opportunistically taking advantage of the seller (i.e. behaving unethically). In contrast, when a consumer is highly committed, he/she is less likely to behave unethically due to guilt feelings arising from the possibility of jeopardizing the existing equitable relationship with the retailer.

Figure 8.1: Equity perception & Relationship commitment

		Equity perception	
		Inequity	Equity
Relationship commitment	Low	I	II
	High	(III)	IV

Furthermore, following the theorizing that equity is a necessary condition for relationship commitment (cf. *supra*), one can conclude that cel III (perceived in equity and high relationship commitment) does not exist. Cel II (perceived equity and low relationship commitment) is possible, however, does not relate to the situational circumstances taken into account in our research. Nonetheless, attention has to be drawn to this combination. Several studies emphasized that not all consumers seek long-term relationships with their provider (e.g. Barnes, 1997; Blois, 1996; Szmigin & Bourne, 1998) as differences may exist in consumers' needs and personalities, and across situations.

In a recent study Noble & Philips (2004) focused on customers who patronize a provider, are satisfied with service delivery and products, yet do not want to develop an enhanced relationship with the provider (cf. cel III). These researchers identified two underlying

dimensions of why these seemingly satisfied consumers do not want a relationship with their retailer. The first dimension, 'perceived effort', seemed to reflect consumers' thoughts that relationship development required some time or effort on their part. The second dimension, 'perceived loss', seemed to reflect consumers' feelings that they would lose something (e.g. privacy) if they formed a relationship with a retailer. These two factors illustrate that consumers may see exchange as involving too much effort or loss on their part to engage in the relationship (i.e. changing an equitable relationship into an inequitable one as inputs would become greater than outputs).

Another explanation might be found in individuals' personality as it is suggested that differences may exist in consumers' inclination to engage in retail relationships (e.g., Barnes, 1997; Bendapudi & Berry, 1997). Odekerken-Schröder et al. (2003) introduced the personality trait 'consumer relationship proneness', defined as "a consumer's relatively stable and conscious tendency to engage in relationships with retailers" (p.180). Their empirical results provided evidence for the crucial impact of this personality trait on relationship commitment: "it would be hard to create relationship commitment without consumers being prone to engage in relationships with retailers in general" (Odekerken-Schröder et al., 2003, p.187).

Finally, cel III also includes one-time buying situations (e.g. cars). Several theorists of relationship marketing proposed that there is a continuum of customer relationships, ranging from transactional to relational orientations (Dwyer et al., 1987; Garbarino & Johnson, 1999; Gundlach & Murphy, 1993). At its extreme, transactional exchange involves single, short-term exchange events encompassing a distinct beginning and ending. In contrast, relational exchange involves transactions linked together over an extended time frame. These exchanges trace back to previous interactions and reflect on an ongoing process (Gundlach & Murphy, 1993).

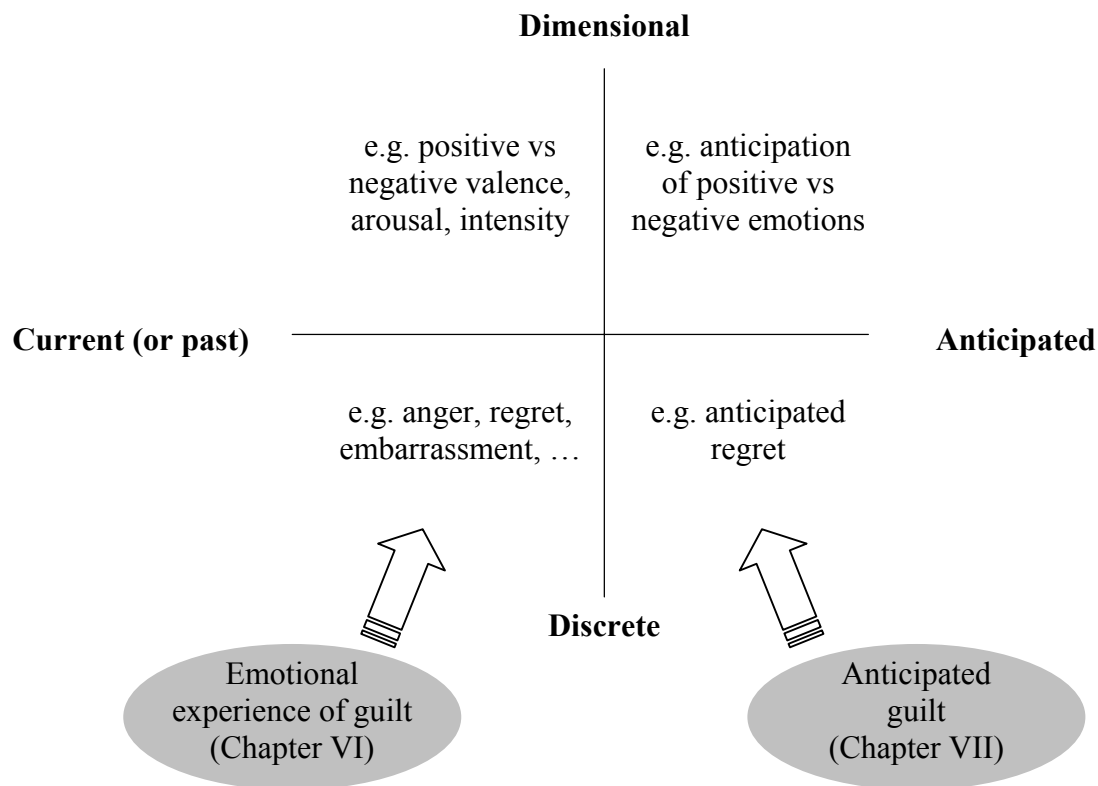
In sum, the equity theory might be applied to illustrate our research findings concerning consumer ethics and relationship marketing, supporting the notion of equity for analyzing consumer-retailer relationships from the perspective of the consumer (cf. De Wulf & Oderkerken-Schröder, 2001), and indicating this framework as a plausible valid alternative approach to the ethical decision-making perspective for examining determinants of unethical consumer behavior (e.g. Glass & Wood, 1996). However, one has to underline the importance of the unexplored cel III, which could hold a worthwhile research endeavor to empirically investigate the factors contributing to this situation and to examine the subsequent (un)ethical consumer practices.

2.3. Consumer ethics & Guilt

In early years, emotions tended to be viewed as irrational, as the opposite of reason. Consumers were assumed to make largely rational decisions, based on attributes and benefits. More recently, researchers have recognized that emotions reflect the way we believe things are going for or against us, thus that emotions are, in effect, logical and depend on reason and thought (Lazarus, 2006). Consequently, in the last two decades research has shown that emotions play an important role in a wide range of consumer behaviors and contexts (e.g. complaining, advertising, satisfaction, service failures) (Laros & Steenkamp, 2005). However, in the consumer ethics literature to date, emotion has been considered a non-essential aspect of ethical decision-making processes that does not need much attention. The present dissertation (Chapter VI and Chapter VII) established the prevalence of emotion, more specifically guilt, in ethically questionable consumer situations. By doing so, we extended the work of Gaudine & Thorne (2001) and Connelly et al. (2004) who were among the first to empirically test the relationships between emotions and ethical choices (in the workplace). More

specifically, we confirmed earlier made suggestions in both the consumer ethics literature (e.g. Marks & Mayo, 1991; Steenhaut & Van Kenhove, 2005; Strutton et al., 1994) and psychological research (e.g. Baumeister et al., 1994, 1995; Tangney, 1995) of guilt being an important emotional experience in situations with an ethical content which motivates consumers to choose the ethical alternative (Chapter VI). Furthermore, in our last research paper (Chapter VII) we established a deepening of the Hunt-Vitell model (1986, 1993) by integrating the anticipation of guilt as an integral part of consumers' ethical decision-making processes, more specifically as partial mediator between consumers' ethical beliefs and ethical intentions.

Our guilt research not only contributes to the consumer ethics literature, but the results have also important implications for consumer behavior research in general. In their review of the literature, Bagozzi et al. (2000) classified emotions research along two dimensions (Figure 8.2). The first dimension distinguishes between the dimensional approach and the discrete emotions approach; the second dimension differentiates between frameworks in which current (or past) emotions have behavioral effects and frameworks in which the anticipation of emotional experiences influences behavior.

Figure 8.2: Emotions in consumer behavior – Different approaches

In the dimensional approach emotions are treated as broad underlying dimensions (e.g., positive vs negative valence, arousal, intensity). The discrete emotions approach, on the other hand, focuses on the idiosyncratic elements of specific emotions. Researchers have mostly studied emotions in consumer behavior from the former approach (Bagozzi et al., 2000). However, the trouble with the dimensional approach is that it reduces the qualitative content to a few quantitative dimensions. Although this approach can be useful for certain purposes, it greatly oversimplifies the psychosocial dynamics of emotions (Lazarus, 2006). Therefore, as the emphasis on discrete emotions provides better insight into the specific behaviors consumers engage in (Lazarus, 1991), recent studies have concentrated on one or several

specific emotions, such as regret (e.g. Inman & Zeelenberg, 2002; Tsiros & Mittal, 2000; Zeelenberg & Pieters, 2004), anxiety (e.g. Menon & Dubé, 2004; Raghunatham & Pham, 1999), surprise (e.g. Derbaix & Vanhamme, 2003), embarrassment (Verbeke & Bagozzi, 2003), and anger (e.g. Bougie et al., 2005). Although the guilt emotion has been recognized as an important driver of consumer behavior (Burnett & Lunsford, 1994; Lascau, 1991) and identified as a key consumption emotion (Richins, 1997), consumer behavior researchers only devoted limited attention to this emotional experience. Few studies have linked guilt to impulsive buying (Rook, 1987), overspending (Pirisi, 1995), and compulsive consumption (O'Guinn & Faber, 1989). More recently, guilt has been mentioned in research focusing on self-control (e.g. Kahn, 2005; Kivetz & Simonson, 2002a/b; Kivetz & Zheng, 2006; MacInnis & Patrick, 2006). However, consumer behavior research with the discrete guilt emotion as primary focus has been scarce. In Chapter VI we conducted an extensive scrutinization of the affective experience of guilt by focusing on its eliciting conditions, subjective feelings and behavioral consequences. By doing so, our research contributes to the discrete (experienced) emotions approach (see Figure 8.2) and, together with the recent studies of Dahl et al. (2003, 2005), emphasizes the importance of the emotional experience of guilt in the consumer context.

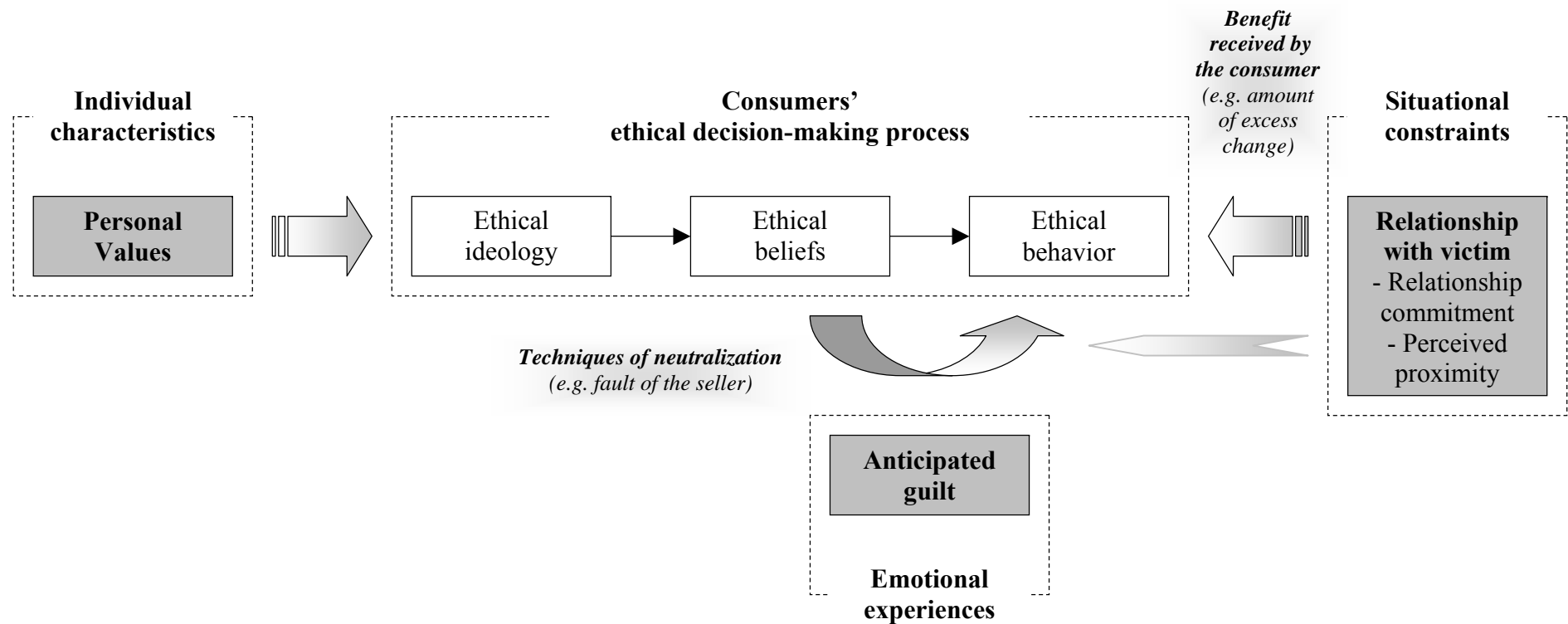
Furthermore, Bagozzi et al. (2000) underlined that emotions not only come into play during actual events, but can also be anticipated. That is, consumers anticipate post-decisional emotional consequences that a particular action or inaction would entail and take these into account when making behavioral decisions. This notion of anticipated emotions is relatively new in consumer and behavioral decision research. Some studies have considered the effects of anticipated positive and negative affective reactions on behavior within the context of Ajzen's (1991) theory of planned behavior (e.g. Parker et al. 1995; Richard et al., 1996).

Other studies focused on the anticipation of discrete emotions and subsequent behavioral effects. In those works, the emphasis has been placed on few negative emotions, especially regret (e.g. Simonson, 1992; Zeelenberg and Beattie, 1997). In line with suggestions made by some researchers (Baumeister et al., 1994; O’Keefe, 2002; Perugini & Bagozzi, 2004; Tangney & Dearing, 2002), Chapter VII extended the range of negative anticipated emotions potentially affecting consumers’ behavioral intentions by scrutinizing the behavioral effect of the anticipation of guilt feelings (see Figure 8.2).

2.4. In summary

The appendix provides a visual representation of each chapter separately within the Hunt-Vitell model (1986, 1993) (cf. Figure 1.1. and Figure 2.1). Figure 8.3 summarizes the main theoretical contributions of the present dissertation to the ethical decision-making framework of consumers. (1) *Personal values* are established as significant individual characteristics affecting consumers’ ethical beliefs and ethical ideology (Chapter III). (2) The *relationship with the victim*, conceptualized as ‘relationship commitment’ (Chapter IV and Chapter V), is identified to be an important situational constraint of consumers’ (un)ethical behavioral decisions. (3) The guilt emotion is endorsed as a non-trivial affective experience in ethically questionable consumer situations (Chapter V and Chapter VI). More specifically, *anticipated guilt* is demonstrated to function as a partial mediator between consumers’ ethical beliefs and ethical intentions (Chapter VII), which in turn is affected by situational constraints such as the relationship with the victim (conceptualized as ‘perceived proximity’). To conclude, other issue-related factors such as the benefit received by the consumer (e.g. amount of excess change, Chapter V) and the use of neutralization techniques (e.g. seller’s fault, Chapter VII) are found to have a substantial influence on consumers’ ethical decision-making processes.

Figure 8.3: Theoretical contributions to the Hunt-Vitell model



2.5. Additional implications for the ethical ideology concept

Forsyth's (1980, 1992) ethical ideology concept (i.e. idealism and relativism) is generally acknowledged in the consumer ethics literature as key factor of individual discrepancies in ethical judgments (cf. Chapter II). In two chapters of the present dissertation idealism and relativism were examined as antecedents of consumers' ethical beliefs. Empirical findings from Chapter III and Chapter VII consistently established a significant positive effect of idealism on ethical beliefs, but a non-significant effect for consumers' relativistic disposition. This is consistent with other recent consumer ethics studies (e.g. Al-Khatib et al., 2004; Davis et al., 2001; Rawwas et al., 2005; Swaidan et al., 2003; Vitell et al., 2001) who failed to support the hypothesized negative influence of relativism on consumers' ethical beliefs. This might provide 'food for thought' about the role of relativism in the context of consumer ethics.

First, one can take a critical look at the Ethics Position Questionnaire (EPQ) of Forsyth (1992). Various consumer ethics studies can be found in which some (or several) items of the EPQ were deleted (e.g. Cornwell et al., 2005; Cui et al., 2005; Rawwas, 2001; Redforn & Crawford, 2004). In our research, we also dropped some idealism and relativism items to achieve adequate fit with the sample data (cf. Chapter III and Chapter VII study 1). In doing so, we have to recognize that deleting items from an established scale runs the risk that the constructs do not represent precisely the two dimensions as defined by Forsyth (1980, 1992). However, in social sciences research it is not uncommon that a measurement scale developed from a one-culture/one-country context can not be applied in another culture or country (e.g. Redforn & Crawford, 2004) or in multi-culture/multi-country contexts (e.g. Cui et al., 2005) without modifications. Sources of such problems may be associated with cultural differences

which may lead to incidental discrepancies within the conceptual domains and hence mismatch of how representative the measure items are in other cultures and/or countries (Cui et al., 2004). This raises the importance of achieving construct equivalence while attaining optimal representation of the construct domain. In both Chapter III and Chapter VII (study 1) seven out of the ten idealism items were retained. It is evident that these all concerned the moral issue of causing others harm or risk. In addition, the items kept are fairly consistent with recent empirical investigations of the EPQ by Cui et al. (2005) and Redforn & Crawford (2004). Furthermore, in each of our studies the positive effect of idealism on consumers' ethical beliefs was strongly supported. Hence, it is reasonable to believe that the modified scales in Chapter III and Chapter VII had adequately retained the core of the original idealism conceptualization. With regard to the relativism construct, we only kept a limited number of items from Forsyth's (1992) original scale (5 items in chapter III and 4 in Chapter VII). One might argue that our non-significant results for relativism were due to this substantial modification of the scale. However, as mentioned before, also other consumer ethics studies failed to support a significant effect of relativism on consumers' ethical beliefs (e.g. Al-Khatib et al., 2004; Davis et al., 2001; Rawwas et al., 2005; Swaidan et al., 2003; Vitell et al., 2001). Furthermore, recent empirical investigations of the EPQ in various countries yielded mixed results for the relativism construct. For example, Davis et al. (2001) suggested an additionally third dimension 'veracity', constituted by the original relativism items revolving the issue of lying (item 9 and 10). The empirical investigation of the EPQ in the People's Republic of China by Redforn & Crawford (2004) retained only four relativism items (items 5, 7, 9 and 10). Cui et al. (2005) retained items 3 to 8 for the relativism construct, which were also used in the study of Cornwell et al. (2005). In other words, one may conclude that there is little measurement equivalence for the relativism scale of Forsyth (1992).

Thus, from a measurement point of view, one has to be careful in using the original EPQ of Forsyth (1992), the relativism subscale in particular. Some remedies for the discrepancy in measurement items may be possible but require more sophisticated techniques and further research that are beyond the scope of the current dissertation. Especially the relativism items might need to be redesigned to be more grounded in the ethical paradigms and philosophies of different countries, e.g. people's attitudes towards honesty, fraud, justice, tolerance and forgiveness (Cui et al., 2005).

Second, from a conceptual point of view one can argue that relativism might function as a moderator of the idealism-ethical beliefs relationship, rather than being a direct antecedent of consumers' judgments of ethically questionable situations. In his original study Forsyth (1980) defined four different ethical types based on the dimensions idealism and relativism (cf. Chapter II). This classification implies that although idealism is generally acknowledged to have a positive effect on ethical beliefs, differences may exist within each subgroup (i.e. low and high idealistic) due to differences in individuals' relativistic disposition. That is, absolutists and situationists, both high on idealism, differ in their rejection of universal moral rules (i.e. relativism), respectively low and high. Thus, one can assume that differences may exist in the ethical beliefs of highly idealistic consumers with absolutists having relatively higher ethical standards compared to situationists. In the same way a distinction can be made in the low idealistic subgroup, i.e. subjectivists (high relativism) having relatively lower ethical beliefs compared to exceptionists (low relativism). As prior consumer ethics studies, including the present dissertation, only examined the effects of idealism and relativism separately, future research might profit from interpreting relativism as moderator of the idealism-ethical beliefs relationship (i.e. examining the four ethical types) as this might shed some light on the inconsistent results for relativism in recent consumer ethics studies.

To conclude, one also has to keep in mind that an individual's ethical ideology is an important determinant when investigating consumers' ethical beliefs. These ethical judgments, in turn, are believed to largely determine consumers' behavioral intentions in ethically questionable consumer situations (cf. Hunt-Vitell model, 1986, 1993). In addition, Hunt & Vitell (1986, 1993) postulated that ethical judgments might differ somewhat from intentions because of a direct effect of relativism on ethical intentions. However, in Chapter VII we did not find support for the relativism-intentions relationship. Also in a recent test of the Hunt-Vitell model in a consumer context, Vitell et al. (2001) could not establish a direct effect of relativism on ethical intentions. These findings are consistent with Forsyth (1980, 1992), who suggested that although ethical ideology is closely related to ethical judgments it does not influence ethical behavior, and, in addition, underline the importance of investigating other factors (e.g. situational circumstances and emotional experiences) influencing consumers' ethical intentions beyond their ethical beliefs and ethical ideology.

3. Practical implications

3.1. Consumer ethics & Personal values

The primary objective of this research was to show a particular pattern of relationships (more so than to establish a model which proves to be the best method for predicting consumers' unethical behavior) since the effect of general human values on specific consumer behavior is plagued by low predictive power (cf. *supra*). Furthermore, as shown in chapters IV to VII, also more immediate (situational and emotional) influences affect consumers' decisions to behave (un)ethically (e.g. relationship commitment, guilt). Nevertheless, some broad

implications can be raised as it is generally acknowledged that our personal values are largely influenced by the values of the society to which we belong (i.e. the values transfusion model, Blackwell et al., 2001). Two dominant transfusive agents of values are family and educational institutions. Therefore, in a broad sense our research implies that parents and educators may contribute to more ethical consumer behavior. That is, by emphasizing the importance of self-transcendence (i.e. universalism and benevolence) and conservation (i.e. tradition, conformity and security) values in our contemporary society, parental and educational practices (and also the society as a whole) may stimulate the ethical awareness of future consumers.

3.2. Consumer ethics & Relationship marketing

Based on our significant results in Chapter IV and Chapter V, we were able to suggest a new way to stimulate ethical consumer behavior, or prevent unethical behavior, namely developing a close relationship between the customer and the store. Hereby, a key challenge is to identify managerially controlled antecedent variables which influence important relationship outcomes such as relationship commitment. Although this was beyond the scope of the present dissertation, some practical guidelines can be suggested based on recent relationship marketing research in the consumer environment.

De Wulf et al. (2003) stressed the importance of increasing the quality of customer-retailer relationships by strengthening consumers' 'perceptions of relationship investment', defined as "a consumer's perception of the extent to which a retailer devotes resources, efforts and attention aimed at maintaining of enhancing relationships with regular customers" (p.248). Three types of signals underlying perceived relationship investment were distinguished: product efforts (product price and product quality), service efforts (reliability, responsiveness,

assurance, empathy and tangibles) and relationship marketing efforts (direct mails, interpersonal communication, preferential treatment and tangible rewards). In another study Odekeren-Schröder et al. (2003) introduced a similar concept 'customer retention orientation of the retailer', defined as "a consumer's overall perception of the extent to which a retailer actively makes efforts that are intended to retain regular customers" (p.178). Such efforts related to the product or service proposition, as well as to aspects of the relationship itself (i.e. communication, preferential treatment, personalization and rewarding). Together these studies emphasize the importance of consumers' overall performance judgments of the retailer on relationship outcomes such as relationship commitment. Consumers perceiving that retailers care for their customers (in terms of product, service and relationship efforts) seem to respond equitably by adjusting their attitudes in terms of improved satisfaction and commitment (De Wulf et al., 2003). In other words, retailers have to invest time, effort and irrecoverable resources (1) to create and communicate marketing offerings (i.e. product and service) that satisfy customer needs, and (2) to develop and implement efficient relationship marketing tactics as the foundation for strong relationship commitment, and ultimately the means of preventing unethical consumer behavior in retail environments.

In addition, Brown et al. (2005) suggested that retailers can promote relationship commitment directly and indirectly through the identities that they help create for their organizations. If a consumer is to feel committed to a relationship with a particular retailer, he or she will need to know something about the other party in the relationship. To this end, retailers have to consciously and consistently define their organizations through all types of interaction and communication with consumers. Management of identity (i.e. putting a face on an organization) provides consumers with an entity that they can embrace and to which they can become committed.

Furthermore, retailers have to recognize that enhancing the value of relationships with customers makes ethical behavior on the part of both parties more crucial (Dodge et al., 1996). In other words, retailers themselves need to behave ethically as research has shown that unethical marketing behavior impacts consumers' behavior in the marketplace (e.g. Alexander, 2002; Creyer & Ross, 1997; Folkes & Kamins, 1999; Whalen et al., 1991). Thomas et al. (2002) suggested that customers initially assume that a retailer is ethical. However, signals of unethical behavior stimulate questions among consumers and lower their evaluations of the service provider's ethics and overall satisfaction with the service. Ingram et al. (2005) recently investigated the role of customer commitment on consumers' evaluation of unethical marketing behavior. Their results suggested that consumers who are highly committed towards a company easily forgive for unethical behaviors when perceived harm is low; however, these highly committed consumers become progressively dissatisfied as the level of perceived harm increases.

Finally, retailers also have to be aware of the crucial role of their employees, as these are in direct contact with customers. Special emphasis has to be place on the fact that the members of an organization are cognizant of ethical behavior, upholding the image and reputation of the company. Therefore, retailers need to ensure that all employees consistently engage in ethical conduct and avoid cues that potentially produce uncertainty and questions among customers (Thomas et al., 2001). Roman & Ruiz (2005) provided empirical evidence to the contention that ethical sales behavior plays a major role in improving the quality of the relationship. Therefore, retailers might design training programs to help employees identify ethical situations and decide upon the most appropriate responses in such cases.

3.3. Consumer ethics & Guilt

Although the emotional experience of guilt is rather unexplored in the consumer behavior literature, some research can be found involving guilt induction (e.g. Baumeister et al., 1995; Vangelisti et al. 1991). One particular area which has received a lot of attention by academicians and has been commonly used by practitioners is guilt appeals, i.e. appeals where an advertiser attempts to make consumers feel guilty to influence their behavior (e.g. Cotte et al., 2005; Coulter et al., 1999; O’Keefe, 2002). Based on our research findings that guilt motivates consumers to choose the ethical option, we suggest that retailers may use guilt appeals to prevent consumers from taking advantage. More specifically, based on Chapter VII (i.e. anticipated guilt is an integral part of consumers’ ethical decisions) and in line with Huhmann & Brotherton’s (1997) content analysis which showed that guilt ads predominantly employ anticipatory guilt, retailers might create persuasive messages which enhance consumers’ anticipation of guilt accompanied with the possibility of engaging in appropriate actions. Again we have to emphasize that further research is needed to investigate the real behavioral impact of guilt appeals as research in this area concluded that although guilt appeals may evoke greater guilt, they may also arouse other negative feelings (e.g. anger, resentment) that interfere with persuasive success (O’Keefe, 2002).

In addition, Vangelisti et al. (1991) and Baumeister et al. (1995) noted that guilt induction is likely to be most effective in close relationships. Also Hoffman (2000) pointed out that the positive effects of guilt are more common in close, long-term relationships than in distant ones. Lapidus & Pinkerton (1995) suggested that people might be incapable of feeling guilt towards an organization which the buyer has no ongoing relationship with. These findings are in line with the research conclusions of Chapter V: guilt is more likely to overcome the

opportunistic drive when consumers are committed to the retailer. This implies that retailers ideally should adopt a dual strategy in their striving to prevent unethical consumer behavior. That is, on the one part they have to make their customers committed (cf. *supra*), on the other hand retailers have to try to enhance consumers' anticipation of guilt, which in turn will be most feasible when they have a committed customer base.

Furthermore, these practical implications are not limited to unethical actions in a retail environment, but also apply for other inappropriate consumer behavior (beyond the retail context), such as for example the protection of intellectual property. In the last study of Chapter VII the 'no harm, no foul' activity of copying cds was focused upon. Results indicated it is important to close the gap between the consumer and the victim (i.e. the artist) as people are more likely to anticipate guilt, and consequently refrain from copying cds, when they experience a feeling of nearness towards the victim. These findings are in line with a recent trend in the music industry. Celebrity idolization has become ubiquitous in recent decades (Giles, 2000; McCutcheon et al., 2002). Therefore, more and more marketers try to organize fan clubs and use fandom's loyalty to reduce the possibility of music piracy on the focal singers (Chiou et al., 2005).

Aside, we also want to point out another more general implication, taken from a different point of view. Guilt, such as other self-conscious emotions, is generally acknowledged to be not only intimately connected to the self; but also to be imbedded in our relationships with others. One of the key factors in this reasoning is that our earliest and most important relationships form the foundation for experiencing emotions such as guilt. Guilt typically arises when we meet, surpass, or violate our standards and goals. And, in turn, our moral and social standards, our hopes and ideals for the self, are shaped by key socialization experiences

with parents, teachers, peers and others (Barrett, 1995; Tangney, 1995, 1999). Therefore, parents and teachers, and the society as a whole, have the duty to foster moral development (i.e. moral and social standards) in today's children, the consumers of tomorrow. An important component of this process is not only to instill in children a clear sense of right and wrong, but also to familiarize them with moral emotions such as guilt, teach them the meaning of these emotional experiences and how to deal with them (for further detailed literature we refer to Tangney & Dearing, 2002).

4. Important reflections

Some important reflections have to be made when reading and interpreting the current dissertation. It is essential to frame it within its own place and time before generalizing the research findings, conclusions and implications too quickly. That is, the research reported in the present dissertation is conducted in one specific culture within a particular time frame. Therefore, one has to bear in mind that ethics (1) differ across borders and (2) change over time.

4.1. Ethics across borders

Culture is one of the most important variables affecting ethical decision-making (Swaidan et al., 2006). Much empirical research has demonstrated that differences in consumers' ethical beliefs, intentions and behavior may reflect cultural differences. Some of these consumer ethics studies have used Hostede's seminal work as starting point (e.g. Rawwas, 2001; Rawwas et al., 1998, 2005; Vitell et al., 1993). According to Hofstede (1991), societies differ

along five cultural dimensions: power distance, uncertainty avoidance, individualism/collectivism, masculinity/femininity and long-term orientation. Power distance refers to the extent to which the less powerful members of institutions and organizations within a country expect and accept that power is distributed unequally. Uncertainty avoidance can be defined as the degree to which members of a culture feel threatened by uncertain or unknown situations and the degree of ambiguity and change that can be tolerated. Individualism pertains to societies in which the ties between individuals are loose and everyone is expected to look after himself or herself and his or her immediate family. In contrast, collectivistic cultures view individuals as part of a larger group. The masculine/femininity dimension represents the dominant gender role patterns related to behaviors and values. It expresses the extent to which the dominant values in a society are masculine (e.g. ambitiousness, achievement, assertiveness) or feminine (e.g. nurturance, quality of life, service, interdependence). The last dimension of Hofstede, long-term orientation, indicates the degree to which a culture focuses on the future.

Following Hofstede's framework, Belgium is typologically characterized as an individualistic society with a very high degree of uncertainty avoidance and averaged scores on power distance and the masculinity/femininity dimension (for long-term orientation no figures are available). Although we have to recognize that these conclusions are based on a sample of IBM employees and date from research conducted between 1967 and 1973, this classification underlines that caution is warranted when generalizing our conclusions to other countries and/or cultures which are classified differently according to Hofstede's framework as differences in consumers' ethical decision-making might exist due to the predominance of other cultural dimensions (cf. prior consumer ethics research e.g. Vitell et al., 1993).

Aside, it is also important to point out that not only ethics, but also the research themes of the present dissertation are subjected to cultural differences. (1) Values are a major dimension of culture as individuals develop their personal value system based on the culture in which they are raised. Consequently, several studies have indicated that differences in value priorities may reflect cultural differences (e.g. Ryckman & Houston, 2003; Schwartz & Rubel, 2005; Kilbourne et al., 2005). (2) With regard to relationship marketing, few studies can be identified which confirm that culture affects how consumers respond to marketing efforts (e.g. Arnold & Bianchi, 2001; Bianchi et al., 2000). (3) To conclude, it is generally acknowledged that culture plays an important role in emotion, in particular in the production of self-conscious emotions such as guilt (e.g. Anolli & Pascucci, 2005; Kitayama et al., 1995; Mesquita, 2001; Wallbott & Scherer, 1995).

4.2. Ethics over time

Several internationally debated scandals have been the impetus of today's wide range of ethical questions. Past decades can each be characterized by its own set of outrages (e.g. Watergate in the 1970s, the Tsjernobyl disaster in the 1980s, the Dutroux case in the 1990s, Enron/Arthur Andersen fraud in the early 2000s). Then, an important question to reflect upon is "As time passed by, have we developed higher ethical standards?"

Some research can be found in which this prevailing question has been addressed (e.g. Emerson & Conroy, 2004; Farling & Winston, 2001; Harich & Curren, 1995). The general conclusion drawn by these studies is that ethical attitudes do change over time and that ethical attitudes appeared to have sharpened over the past 20 years. However, one has to note that these empirical findings all concerned evaluations of ethical issues in business; none of them

addressed the change over time of consumers' ethical beliefs. Nevertheless, we may assume – or at least hope – that consumers of today, compared to their former counterparts, have developed higher ethical standards not only for business but also for themselves...

Along with the above question, one might wonder how ethics are influenced by the technological revolution (i.e. the 'new economy'), as this affects almost all aspects of the economy, business, and our personal lives (Argandona, 2003). Without the aim of dilating upon this phenomenon, we believe some reflections are worthwhile mentioning because of the implications for future consumer ethics research. On the negative side, the new technologies create, or further stimulate, the opportunity for unethical conduct. An example that speaks for itself is the internet, which provides consumers with a medium to exploit business: music piracy, software piracy, unauthorized viewing, use and disclosure of private files, unauthorized modification or destruction of files and systems, identity theft, etc. On the positive side, the new technologies contribute to the extinction of particular unethical consumer practices. For example, price tags are a vanishing phenomenon as all information is captured in bar codes. Consequently, the likelihood of occurrence of unethical consumer practices such as changing price tags and giving misleading price information when one of the purchases is not priced is deemed to decrease dramatically. The same goes for the use of expired coupons or coupons for non-purchased products. In addition, nowadays, the credit card has become the common instrument of payment, reducing consumers' opportunities to for example take passively advantage of the seller when receiving too much change. In sum, future consumer ethics researchers may take a critical look at the ethically questionable consumer practices defined in the original studies in the early 1990s, as changes in, and even extinctions of particular actions may have taken (or will take) place over time.

5. Limitations and suggestions for future consumer ethics research

In each chapter limitations and suggestions for future research were described. Below the most important ones are reconsidered, together with other more general ideas which may inspire consumer ethics colleagues. In addition, also some methodological issues are discussed. Finally, this dissertation closes off with outlining the potential of alternative theoretical frameworks to study consumer ethics.

5.1. Consumer ethics & Personal values

Our research provided a partial test of the Hunt-Vitell model (1986, 1993) by investigating the relationships between a consumer's personal values, ethical ideology and ethical beliefs. However, we did not take into account ethical behavior or behavioral intentions. Future research might apply the value-attitude-behavior hierarchy (cf. Homer & Kahle, 1988; Kahle, 1983) to examine the extent to which personal values impact consumers' (un)ethical behavior.

Furthermore, in this research paper we only concentrated on a consumer's personal values. Still a lot of questions remain about the potential influence of a wide range of other personal and psychological factors. Further personality research is needed as the overall importance of individual characteristics is well supported in the consumer ethics literature (e.g. Ferrell & Gresham, 1985; Hunt-Vitell, 1986, 1993), but the effects of specific individual factors is less certain (cf. Vitell, 2003; Vitell et al., 2001).

For example, future research might investigate the potential influence of consumers' regulatory focus in the context of consumer ethics. Higgins' self-regulatory focus theory

proposes that two distinct motivational systems, with different strategic means for self-regulation, guide behavior (Higgins, 1999, 2002). The promotion system, which originates in the regulation of nurturance needs, relies on approach strategies when regulating toward desirable ends. In contrast, the prevention system, which originates in the regulation of security needs, relies on avoidance strategies when self-regulating toward desirable ends. Several studies have related self-regulation to various consumer behavior and contexts (e.g. Louro et al., 2005; Zhou & Pham, 2004). In a recent study Dholakia et al. (2006) indicated the role of regulatory focus in the experience and control of temptations, the fulfillment of which conflicts with other important goals pursued by consumers. As people commonly encounter temptations to take advantage of the seller in daily life, one might wonder to what extent the self-regulation orientation of consumers can explain why some individuals are able to resist such temptations, whereas others succumb to them.

Another example of an interesting avenue for future research might be the extent to which consumers' shopping motives interfere with unethical behavior. Two fundamental motivational orientations are identified in the literature (e.g. Babin et al., 1994; Kaltcheva & Weitz, 2006; Reynolds & Beatty, 1999). The first one involves consumers engaging in shopping out of necessity to obtain needed products, services, or information with little or no inherent satisfaction derived from the shopping activity itself (i.e. task-oriented motivational orientation). The recreational motivational orientation describes consumers engaging in shopping to derive inherent satisfaction from the shopping activity itself. In this case, the shopping activity is freely chosen, and there is no need to engage in it. Future research might examine whether consumers with different shopping motives differ in their likelihood of taking advantage of the seller. Hereby it will be important to keep in mind that consumers'

dominant motivational orientation may vary over time and across different stores (Kaltcheva & Weitz, 2006).

5.2. Consumer ethics & Relationship marketing

Potential antecedents of relationship commitment were beyond the scope of the current research. In the practical implications sections, some guidelines were formulated based on recent advances in the relationship marketing literature in consumer markets. However, future research needs to be conducted to affirm the recommended courses of action that may stimulate ethical consumer behavior through affective commitment.

In addition, further research may also take into account other aspects of consumer-retailer relationships. Prior relationship marketing research conceptualized relationship commitment as indicator of relationship quality, along with relationship satisfaction and trust. Relationship quality can be considered as an overall assessment of the strength of the relationship, i.e. a metaconstruct composed of several key components reflecting the overall nature of the consumer-retailer relationship (Garbarino & Johnson, 1999; Hennig-Thurau et al., 2002; Smith, 1998). Relationship satisfaction is a consumer's affective state resulting from an overall appraisal of his/her relationship with a retailer (Anderson & Narus, 1984). Trust is a consumer's confident belief in a retailer's honesty towards the consumer (Morgan & Hunt, 1994). There is considerable agreement that relationship commitment is best regarded as a mediating construct derived from satisfaction and trust and impacting itself directly on subsequent consumer behavior (e.g. Andersen et al., 1987; Dwyer et al., 1987; Morgan & Hunt, 1994). That is the reason why we selected this relationship outcome in our research: it represents the highest stage in relationship bonding. However, future research might examine

how consumers' overall assessment of the strength of the relationship (i.e. relationship quality, determined by satisfaction, trust and relationship commitment) influences unethical consumer behavior in the retail setting.

Furthermore, we have to recognize that in our research the affective type of relationship commitment (i.e. resulting from dedication to the relationship) was focused upon. However, as mentioned in our papers, different motivations can underlie the notion of relationship commitment (e.g. Bendapudi & Berry, 1997; Young & Denize, 1995; Gundlach et al., 1995). Relationship commitment can also result from the parties being constrained to maintain the relationship, i.e. calculative commitment (e.g. Geyskens et al., 1996; Kumar et al., 1995). More recently, Bansal et al. (2004) advocated a three-component model of customer commitment. Based on recent advances in commitment theory from the organizational behavior literature (Meyer & Herscovitch, 2001) these authors found support for the notion that relationship commitment can be desire-based, cost-based, or obligation-based, reflecting differing psychological bases. Affective commitment refers to a desire-based attachment to the organization. Continuance commitment refers to a cost-based attachment where a consumer feels he or she has to stay with the organization. Normative commitment refers to an obligation-based attachment to the organization (i.e. it is the right thing to do). An interesting research question would be to investigate the extent to which these distinct types of relationship commitment similarly or differently impact upon consumers' (un)ethical behavior.

To conclude, in Chapter V we identified that consumers experience both an opportunistic drive and guilt-related feelings when confronted with an ethically questionable situation. In the subsequent chapters we scrutinized only one part of that trade-off, i.e. the guilt emotion.

Future research might concentrate on the opportunistic drive. A recent study by Al-Khatib et al. (2005) related opportunism to consumers' ethical beliefs and found significant correlations with idealism and Machiavellianism. These preliminary results suggest that it would be interesting for consumer ethics researchers to gain more in-depth knowledge about what kind of individuals are likely to be opportunistic, under what circumstances, and to what extent.

5.3. Consumer ethics & Guilt

The overall conclusion of our research was that guilt plays an important part in ethically questionable situations by motivating consumers to choose the ethical option. Therefore, a first research endeavor pertains to how retailers may use these insights to apply an effective prevention strategy against unethical consumer behavior. As outlined in the practical implications section, retailers can create in-store communication which arouses anticipated guilt. However, further research is indispensable to investigate how these persuasive messages are best designed. As guilt appeals have been widely examined by consumer behavior and communication researchers (e.g. Cotte et al., 2005; Coulter et al., 1999; Huhmann & Brotherton, 1997; Massi Lindsey, 2005), future research might rely on this prior knowledge to develop and test guidelines for effective messages which enhance consumers' anticipation of guilt accompanied with the possibility of engaging in appropriate actions, and, in turn, persuade them to behave ethically.

Furthermore, in Chapter VII we relied on the interpersonal perspective of the guilt emotion to examine the role of anticipated guilt in consumers' ethical decision-making framework. This was consistent with the suggestion of several authors to conceptualize emotions in consumer behavior as social phenomena rather than strictly intrapsychic occurrences (e.g. Bagozzi et al.,

1999; Berndsen et al., 2004; Keltner & Haidt, 1999). However, we have to recognize that in the previous chapter (Chapter VI) support was provided for both the intrapsychic and interpersonal conceptualization of the guilt emotion in the context of ethically questionable consumer situations. Therefore, one can question whether our research results in Chapter VII would have been the same if we relied on the intrapsychic (intrapersonal) perspective of the guilt emotion. Future research might aim to answer this question.

Another research challenge involves the techniques of neutralization. Few researchers have suggested the potential of these coping strategies as they allow consumers to deal with the dissonance they experience when evaluating an unethical practice (e.g. Strutton et al., 1994, 1997). In study 3 of Chapter VII we supported this vision. Our results suggested that some consumers blame the seller for their unethical behavior. These individuals are convinced that the seller is at fault and deserves the mistreatment. As Strutton et al. (1994) outlined that for neutralization techniques to actually facilitate unethical consumer behavior, individuals must (1) evaluate one or more of the techniques as acceptable, and (2) feel that they are in a situation where the use of one or more of the techniques is appropriate, additional research is needed to further unravel this phenomenon by examining which consumers are more likely to use such neutralizations, in which situations, and to what extent.

To conclude, our research established the prevalence of emotions in consumers' ethical decisions, the guilt emotion in particular. Future research might explore in what contexts, and for which roles, a whole range of other emotions may result in better ethical decisions. Hereby both negative and positive emotions might be focused upon as Gaudine & Thorne (2001) and Connelly et al. (2004) suggested that ethical behavior can be guided (in part) by both positive and negative emotions.

5.4. Consumer ethics & The retail environment

Along with the above suggestions per research theme, we briefly want to elaborate upon the importance of the retail environment in future consumer ethics research. In the present dissertation we did not take into account different retail types. Therefore, one can question whether our results and conclusions hold for any retail environment. For example, to what extent will the positive effect of relationship commitment differ between various types of retailers? Or, to what extent will consumers' anticipation of guilt depend upon the type of retail environment? An interesting avenue for further research pertains to the variables of interest in determining the influence of the retailer type in the consumer ethics context: the size of the store, the number of employees, the proximity of the employees (e.g. the cashier) or other variables. In addition, also the product category might play an important role. Research results may differentiate according to the product type (e.g. fast moving consumer goods vs speciality products), the involvement with the products, etc.

Another related issue when talking about unethical consumer behavior in the retail environment and taking advantage of the seller, is the question 'who is the seller?' In the eye of the consumer, several persons can constitute the seller. To give an example: Delhaize. Who do consumers perceive as the seller: the Delhaize Group (international/national), the shop-owner, the cashier? We strongly believe it is crucial in future consumer ethics research to take into account consumers' conceptualization of the seller as this can impact various research results, among others the effect of relationship commitment and the anticipation of guilt.

5.5. Methodological issues for future consumer ethics research

First, we have to recognize that consumer ethics is a delicate research topic, prone to obtain social desirable answers. Despite the fact that in each of our research papers attempts were made to prevent such bias (e.g. anonymous self-administered surveys, indirect measures, phenomenological descriptions) some respondents may have provided the socially desirable response in order to appear ethical. Future research should take this into account and might include measures for controlling the social desirability bias (e.g. Marlow-Crowne social desirability scale, Crowne & Marlowe, 1960; self-deceptive enhancement vs impression management, Paulhus, 1991). Another, more advanced challenge would be to creatively develop other research methodologies which decrease the likelihood of social desirable responses when examining threatening research topics such as unethical consumer behavior. For example, future research might use cartoons or pictographs displaying a specific unethical consumer practice in stead of written descriptions, in order to enhance respondents' ability to imagine themselves in the situation, and hence decrease social desirable answers.

Secondly, we have to acknowledge the use of the scenario approach in some of our work. In consumer ethics research this method is widely applied. Several arguments can be put forward to illustrate the advantages of the use of scenarios. The most important one is that it allows researchers to manipulate the variables of interest while controlling for environmental factors. However, we have to recognize that these scenarios in the end do not adequately replicate the experience of an actual service encounter. It is likely that emotions and reactions evoked by hypothetical dilemmas may vary from real-life situations (Skoe et al., 2002) because of factors such as personal relevance and involvement. So, we acknowledge that any misunderstanding

or variations in the interpretation of the written information may have affected the experimental manipulations, and consequently the measures derived.

Therefore, along with the previous issue, we also have to note the reliance on self-assessment reports to measure behavioral intentions or (past and future) behavior (except in the first study of Chapter V). Although several theories predict a link between intention and behavior (e.g. Hunt & Vitell, 1986, 1993, Ajzen, 1985, 1991), what an individual intends to do may not always be what an individual actually does (e.g. Weber & Gillespie, 1998). It is obvious that real instances and actual consumers would have led to a more complete and accurate understanding of the examined issues. However, one can not overlook two significant feasibility difficulties when aiming to conduct consumer ethics research in real retail settings. A first practical barrier lies in the lack of retailers' willingness to cooperate in such studies due to the risk of negatively affecting their customer base. Secondly, how can consumers be manipulated to behave unethically? And, how (un)ethical is this kind of research? Nevertheless, testing the effectiveness of various prevention measures (cf. relationship commitment, guilt appeals) in an experimental design set up in a real retail encounter would be a great research accomplishment.

A last methodological issue which needs to be addressed is the use of student samples in some of our research. Although many consumer ethics studies have argued in favor of undergraduates as proxy for consumers (e.g. Vitell et al., 2001), we have to recognize that age is acknowledged to be an important influencing factor of consumers' ethical beliefs and behavior (cf. Chapter II). Among others, Vitell & Muncy (2005) compared a college student population with a non-student adult sample in terms of their judgments of various ethically questionable situations. The results confirmed that, in general, students are more likely to

view the items as less wrong compared to their non-student counterparts. So, we have to admit that some of our research conclusions may be biased and not representative for the adult population. On the other hand, we believe a homogenous sample such as undergraduates was an appropriate population for our experimental research designs as the focus of our studies was theoretical explanation and not generalization (Bagozzi, 1994). The purpose was to determine whether the relations hypothesized among constructs offer a unique explanation for some data. Thus, it was desirable to minimize the variation in individuals' responses that might undermine observations of the theoretical relations being investigated. Nevertheless, we strongly acknowledge that replication of our research findings based on students samples is necessary to generalize them to a wider population.

5.6. Alternative theoretical frameworks for future consumer ethics research

To conclude, our theory development was based on the work of Hunt & Vitell (1986, 1993) as this model is generally acknowledged to be the most appropriate to study research questions involving consumer ethics (Vitell, 2003; Vitell et al., 2001). However, also other theories may serve as a fruitful framework to address particular research questions concerning unethical consumer behavior. For example, in Chapter IV we used Hegarty & Sim's (1978) model as initial analytical framework from which to investigate the effect of relationship commitment and behavioral loyalty (i.e. environmental rewards and punishments) on consumers' (un)ethical behavior, controlling for age and gender (i.e. individual characteristics), and ethical beliefs (i.e. value orientation). Furthermore, in the theoretical implications section we outlined the equity theory as a possible alternative explanation for our research findings concerning relationship commitment. Below, we discuss some other theories which may provide an interesting point of view for future consumer ethics research.

As mentioned in Chapter II, some consumer ethics researchers have used Kohlberg's (1981) typology of cognitive moral development as theoretical framework (e.g. Rawwas et al., 1995, 1998; Rawwas & Singhapakdi, 1998). Kohlberg's work might be a particular interesting perspective from which to further extend the understanding of the moral emotion of guilt in the context of ethically questionable situations. For example, as our guilt research is based on student samples (cf. *supra*) the moral development theory might provide some hypotheses to find differences when replicating our findings for an adult population.

Another potential alternative might be the issue-contingent model of Jones (1991), which has been extensively applied in the business ethics literature (e.g. Kelley & Elm, 2003; Simga-Mugan et al., 2005). Jones (1991) argued that ethics-related situations vary in terms of 'moral intensity' (i.e. "the extent of issue-related moral imperative in a situation", p.372) which has the potential to influence all stages of ethical decision-making, from issue recognition to judgment, intention and behavior. He further identified six categories of moral intensity: (1) magnitude of consequences which is the total sum of harm (or benefit) of the decision, (2) probability of the effect which is defined as the likelihood that the decision will cause harm (or benefit), (3) temporal immediacy which is the amount of time before the onset of any consequences (either good or bad) of the decision, (4) concentration of the effect which is related to the number of people affected by the decision, (5) proximity which is the social distance between the decision-maker and those affected by the decision, and (6) social consensus which is defined as the extent of social agreement that the decision is either good or bad. In line with the suggestion made by Connelly et al. (2004), we believe this framework might be useful when investigating emotions in the context of ethical choices. In our last study of Chapter VII we took one characteristic of moral intensity into account, i.e. perceived proximity. Future consumer ethics research might apply Jones' (1991) theory in the attempt to

study to what extent and for which roles particular emotions results in ethical behavior in specific contexts.

To conclude, also the generally acknowledged theory of planned behavior (TPB, Ajzen, 1985, 1991) can be a suitable foundation to study unethical consumer behavior in general (e.g. Fukukawa, 2002), or only one specific unethical practice such as for example shoplifting (e.g. Tonglet, 2002) and software piracy (e.g. Chang, 1998). This established attitude-behavior theory is considered to capture requisite components to explain a social behavior. In short, TPB suggests that behavior in a specified situation is a direct function of behavioral intentions, which in turn is a function of attitude towards the behavior, subjective norm (i.e. judgments concerning whether significant others would want a person to perform a specific act or not, Ajzen & Fishbein, 1980) and perceived behavioral control (i.e. the overall influence a person believes to have to perform a particular act, Ajzen, 1991). The work of Fukukawa (2002) supported the TPB as analytical framework for examining consumer ethics, and, in addition, integrated the notion of 'perceived unfairness' in it. This is consistent with Ajzen's (1991) suggestion that the TPB is open "in principle" (p.199) to the inclusion of other predictor variables. This additional dimension of perceived unfairness suggested by Fukukawa (2002) can be related to our research concerning relationship marketing: consumers are likely to be motivated to redress a perceived unfair balance with business in a situation in which an opportunity exists (cf. equity theory).

Furthermore, since the development of the TPB, measures addressing moral or ethical concerns (i.e. 'perceived moral obligation') have been included and supported as predictors of intentions and/or behavior with respect to, for example, dishonest behaviors such as cheating, stealing, and lying (Beck and Ajzen, 1991); committing driving violations (Parker et al., 1995); and consuming food produced by, and supporting the use of, genetic engineering

techniques (Sparks & Shepherd, 2002) (for an extensive review see Manstead, 2000). Just as the TPB extends the theory of reasoned action (TRA) for behaviors that are not under complete volitional control, so too is the extension of the TPB to include perceived moral obligation likely to be appropriate only in certain behavioral domains (Sparks & Shepherd, 2002). We believe unethical consumer behavior is definitely another domain in which this notion might have effects on people's behavioral intentions. In fact, our guilt research provides evidence to support this assumption as guilt is usually included as one of the items measuring perceived moral obligation (e.g. Sparks & Shepherd, 2002).

To conclude, as already mentioned in Chapter VII, anticipated emotions have also been put forward as potentially useful addition to the TPB framework (e.g. Parker et al. 1995; Richard et al., 1996). This may lead to another avenue for integrating our guilt findings, more specifically anticipated guilt (Chapter VII), when interpreting unethical consumer behavior from the TPB model. However, as noted before, in contrast with previous studies aiming to incorporate anticipated emotions in the TPB, our research indicated that anticipated guilt does not predict a significant proportion of variance in behavioral expectations independently of attitude towards the behavior (i.e. ethical beliefs), but rather functions as mediator of the attitude-behavior relationship.

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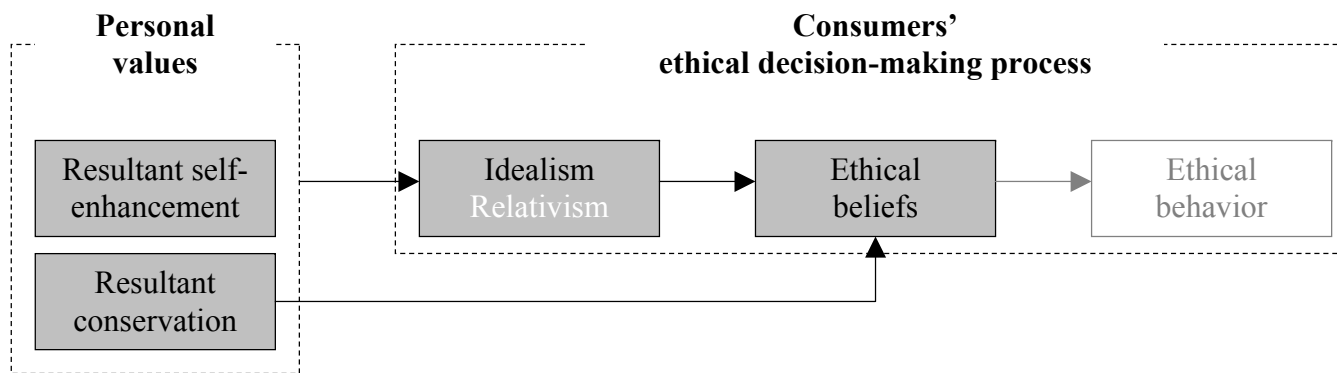
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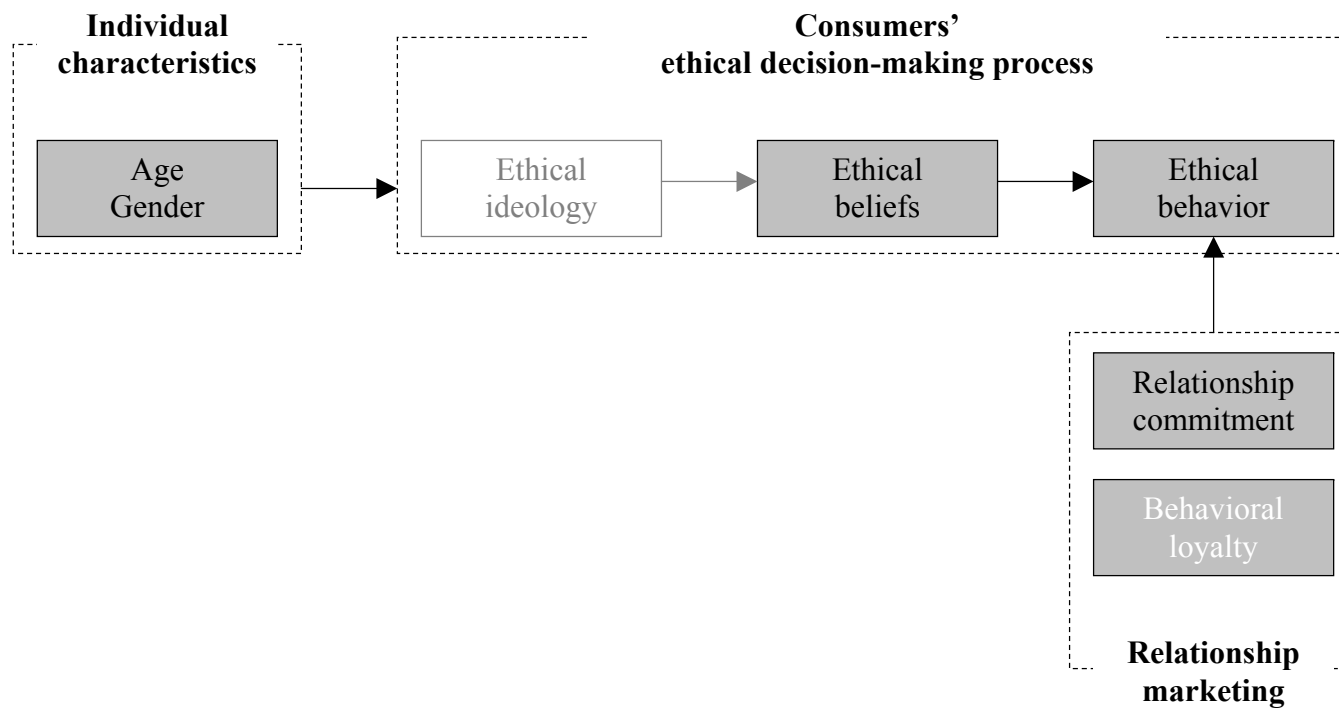
Appendix

- Chapter III: Consumer Ethics & Personal Values
- Chapter IV: Consumer Ethics & Customer Loyalty
- Chapter V: Consumer Ethics & Relationship Commitment
- Chapter VI: Consumer Ethics & The Emotional Experience of Guilt
- Chapter VII: Consumer Ethics & Anticipated Guilt

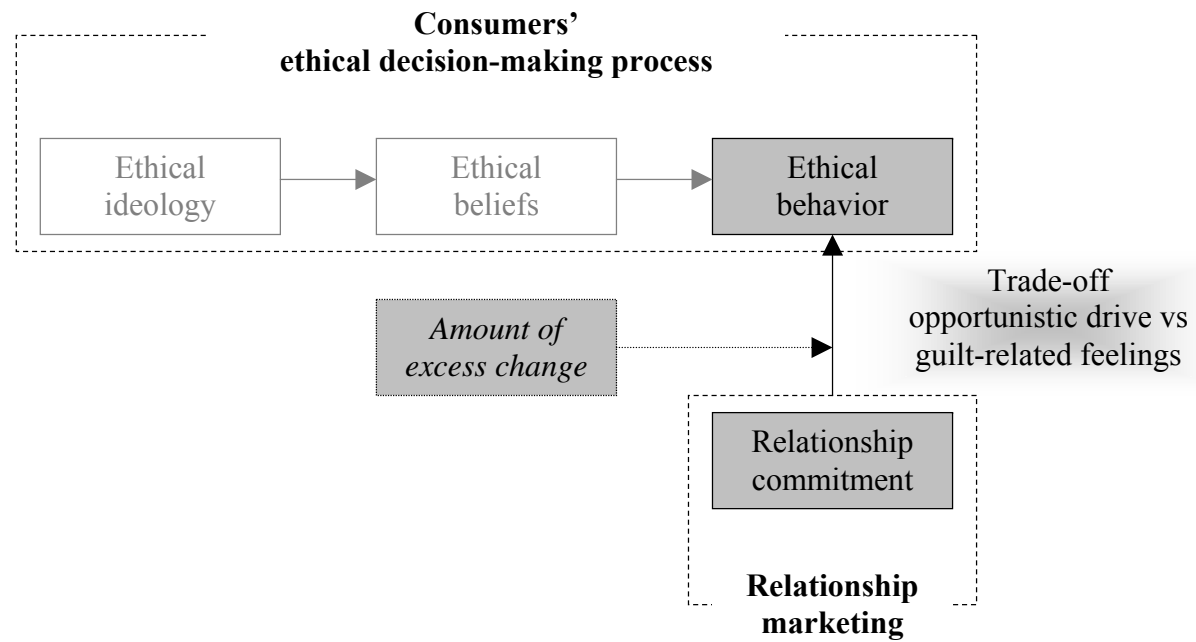
Chapter III: Consumer Ethics & Personal Values



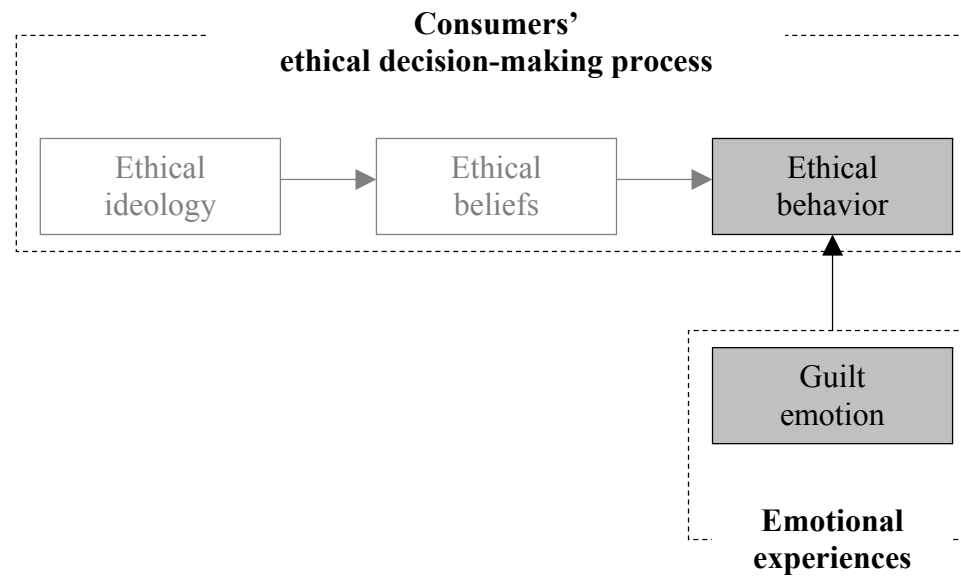
Chapter IV: Consumer Ethics & Customer Loyalty (Relationship Commitment & Behavioral Loyalty)



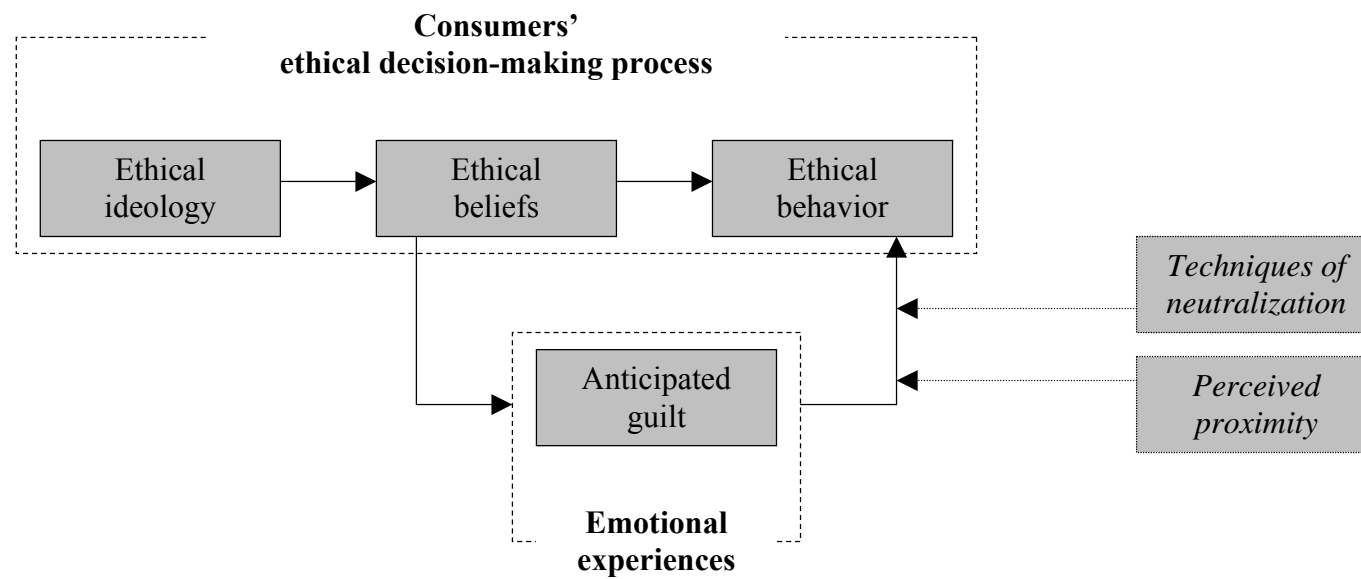
Chapter V: Consumer Ethics & Relationship Commitment



Chapter VI: Consumer Ethics & The Emotional Experience of Guilt



Chapter VII: Consumer Ethics & Anticipated Guilt



APPENDIX

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APPENDIX

NEDERLANDSTALIGE SCHALEN

Consumer Ethics Scale (CES) (from Van Kenhove et al. 2001)

Actief profiteren van een illegale handeling

1. Het prijsticket van een product veranderen in de winkel.
2. Een blikje frisdrank uit het winkelrek nemen en het uitdrinken zonder ervoor te betalen.
3. Een voorwerp dat je verloren hebt als gestolen aangeven aan de verzekering, om het geld te krijgen.
4. Een lagere prijs zeggen tegen een kassierster die je vraagt hoeveel het product kost.
5. Een product dat je zelf hebt beschadigd, gratis proberen omruilen.

Passief profiteren ten nadele van anderen

6. Te veel wisselgeld krijgen en niets zeggen.
7. De leeftijd van een kind verzwijgen om een lagere prijs te krijgen.
8. Niets zeggen wanneer de dienster zich vergist in de rekening, in jouw voordeel.

Actief profiteren van een twijfelachtige handeling

9. Uw belastingsformulier bewust fout invullen, om zo minder belasting te moeten betalen.
10. Een product terugbrengen naar de winkel met het excuus dat het een geschenk was, terwijl dit niet zo is.
11. Een kortingsbon gebruiken die niet meer geldig is.
12. Een kortingsbon gebruiken voor een product dat je niet gekocht hebt.
13. Liegen over de werkelijke staat van je wagen bij de verkoop ervan.

‘No harm no foul’ handeling

14. Computer software illegaal kopiëren en dan gebruiken.
15. Een CD kopiëren.
16. Twee uren kleren passen in een winkel en uiteindelijk niets kopen.
17. Een film opnemen die op TV wordt gespeeld.
18. Een product inruilen omdat je er niet tevreden over bent.

Ethics Position Questionnaire (EPQ) (from Van Kenhove et al., 2001)

Idealism

1. Vooraleer een bepaald gedrag te stellen, moet men er zeker van zijn dat men door dit gedrag niemand zal kwetsen of beledigen.
2. Als een handeling anderen kan kwetsen of beledigen mag men deze handeling niet stellen.
3. Iets doen dat een ander kan schaden is steeds fout, ongeacht de voordelen voor jezelf.
4. Men mag een ander nooit fysisch of emotioneel kwetsen.
5. Gedragingen die de waardigheid of het welzijn van een ander schaden, mag men niet stellen.
6. Als iemand die niets met uw handeling te maken heeft, schade kan oplopen, hoe klein ook, dan is deze handeling onverantwoord.
7. Een beslissing nemen omtrent het al dan niet uitvoeren van een handeling die anderen schade kan toebrengen, enkel en alleen op basis van het afwegen van de voor- en nadelen voor zichzelf, is immoreel.
8. De waardigheid en het welzijn van de medemens zou de meest belangrijke zorg moeten zijn in elke maatschappij.
9. Het is in geen geval goed gedrag te stellen dat anderen kan schaden.
10. Ethisch gedrag is dat gedrag dat idealerwijze de minst mogelijke risico's op schade inhoudt voor anderen.

Relativism

11. Wat ethisch aanvaardbaar is of niet is zo situatiegebonden dat je dit niet in een algemene gedragscode of wet kunt onderbrengen.
12. Of iets al dan niet ethisch is, is sterk afhankelijk van de situatie en context.
13. Wat de ene persoon als ethisch ziet, kan een ander persoon onethisch vinden en omgekeerd.
14. Wanneer verschillende volkeren of groepen in de maatschappij andere ethische normen hanteren, mag men niet stellen dat de ene ethische norm juister is dan de andere.
15. Aangezien ethische opvattingen individueel zijn, kan men geen algemeen geldende ethische gedragsregels opstellen.
16. Ethische normen vertellen ons enkel hoe één persoon zich zou moeten gedragen, en mogen derhalve niet worden gebruikt om anderen te beoordelen.
17. Met betrekking tot relaties tussen mensen moet iedereen vrij zijn om zijn eigen morele regels te bepalen.
18. Alles wat met ethiek te maken heeft in regels en wetten vastleggen is zinloos daar ethiek een zeer persoonsgebonden iets is.
19. In het algemeen stellen dat liegen steeds onethisch is, is onmogelijk want of een leugen al dan niet gerechtvaardigd is hangt volledig af van de context of situatie.
20. Men zal nooit of te nimmer liegen.

MACH IV Scale (from Van Kenhove et al., 2001)

1. In je eigenbelang is het best tegen anderen te zeggen datgene wat ze het liefst horen.
2. Als je van iemand iets wil bereiken, moet je hem/haar vertellen wat hij/zij graag hoort.
3. Je mag slechts een handeling stellen indien deze ethisch is.
4. De meeste mensen zijn van nature goed.
5. Iedereen heeft een venijnig kantje, dit blijkt elke keer men daartoe een kans krijgt.
6. Men moet in alle omstandigheden eerlijk zijn.
7. Onder geen beding mag men liegen.
8. Mensen zijn enkel bereid te werken wanneer ze daartoe verplicht worden.
9. Liever wat minder geld en eerlijk, dan rijk maar oneerlijk.
10. Het is beter eerlijk te zijn in plaats van de waarheid te verdraaien.
11. Mensen die het willen maken in het leven leiden een zuiver en moreel leven.
12. Anderen volledig vertrouwen, is vragen om problemen.
13. De meeste mensen zijn van goede wil.
14. Het verschil tussen diegene die gepakt worden omdat ze de regels omzeilen en anderen, is dat de eerste zo dom geweest zijn zich te laten pakken.
15. Als je de juiste personen kent, bereik je veel meer.
16. In alle mogelijke situaties moet men er naar streven goed en eerlijk te zijn.
17. Er lopen veel sukkels rond op deze wereld.
18. Men zal pas iets bereiken wanneer men af en toe de regels weet te omzeilen.
19. Mensen met een ongeneeslijke ziekte moeten de keuze hebben om zich pijnloos te laten inslapen.
20. Meeste mensen vergeten de dood van hun vader gemakkelijker dan een materieel verlies.

Schwartz Value Survey (SVS) (from Schwartz & Huisman, 1995)

1. Gelijkheid (gelijke kansen voor iedereen)
2. Innerlijke rust (tevreden met jezelf)
3. Social macht (controle over andere mensen, dominantie)
4. Plezier (genot, voldoening van verlangens)
5. Vrijheid (vrijheid in doen en denken)
6. Geestelijk leven (nadruk op het geestelijke, het spirituele en niet op het materiële)
7. Het gevoel erbij te horen (gevoel dat anderen om mij geven)
8. Orde in samenleving (stabiliteit van de maatschappij)
9. Een opwindend leven (stimulerende ervaringen)
10. Een zinvol leven (een doel in het leven)
11. Beleefdheid (hoffelijkheid, goede manieren)
12. Rijkdom (materiële bezittingen, geld)
13. Nationale veiligheid (bescherming van mijn land tegen vijanden)
14. Zelfrespect (geloven in jezelf)
15. Gunsten beantwoorden (bij niemand in het krijt willen staan)
16. Creativiteit (iets unieks, verbeelding)
17. Een vreedzame werel (vrij van oorlog en conflict)
18. Respect voor traditie (behoud van goede, oude gebruiken)
19. Rijpe liefde (diepgaande emotionele en geestelijke intimiteit)
20. Zelfdiscipline (selfbeperking, bestand tegen verleidingen)
21. Losmaking (onverschilligheid voor aardse zaken)
22. Veiligheid voor het gezin (veiligheid voor degene van wie je houdt)
23. Erkenning door anderen (respect, goedkeuring krijgen van anderen)
24. Een met de natuur (passen in de natuur)
25. Een afwisselend leven (vol met uitdaging, nieuwigheid en verandering)
26. Wijsheid (volwassen inzicht in het leven)
27. Gezag (het recht om te leiden of te bevelen)
28. Ware vriendschap (hechte vrienden die me kunnen opvangen)
29. Een wereld vol schoonheid (schoonheid van de natuur en kunst)
30. Sociale rechtvaardigheid (herstel van onrecht, zorg voor zwakken)
31. Sexualiteit (een bevredigend sexueel leven)
32. Onafhankelijk (vertrouwend op jezelf, zelfstandig)
33. Gematigd (vermijden van extremen in gevoel en handelen)
34. Trouw (trouw aan vrienden, groep)
35. Ambitieu (hardwerkend, strevend)
36. Ruim van opvatting (tolerant ten opzichte van verschillende ideeën en opvattingen)
37. Nederig (bescheiden, jezelf wegcijferend)
38. Gedurfd (zoeken naar avontuur, risico)
39. Bescherming van het milieu (behoud van de natuur)
40. Invloedrijk (invloed hebben op mensen en gebeurtenissen)
41. Eerbied voor ouders en ouderen (respect tonen)
42. Kiezen voor eigen doelen (selecteren van eigen doelen)
43. Gezond (noch lichamelijk, noch geestelijk ziek zijn)
44. Bekwaam (competent, doeltreffend, efficient)
45. Mijn deel van het leven accepteren (zich schikken naar de levensomstandigheden)
46. Eerlijk (oprecht, waarheidsgetrouw)

- 47. Mijn imago bij anderen in stand houden (gezichtsverlies voorkomen)
- 48. Gehoorzaam (plichtsgetrouw, plichten nakomen)
- 49. Intelligent (logisch, nadenkend)
- 50. Behulpzaam (werken voor het welzijn van anderen)
- 51. Genietend van het leven (genieten van eten, sex, ontspanning, etc.)
- 52. Godvruchtig (houden aan religieuze trouw en geloof)
- 53. Verantwoordelijk (betrouwbaar)
- 54. Nieuwsgierig (geïnteresseerd in alles, onderzoekend)
- 55. Vergevingsgezind (bereid anderen te vergeven)
- 56. Succesvol (bereiken van doelen)
- 57. Schoon (zuiver, netjes, keurig)
- 58. Jezelf verwennen (aangename dingen doen)

Relationship commitment scales

9-item scale (from De Wulf, 1999)

1. Deze winkel geeft me een gevoel van vertrouwen.
2. Als klant van deze winkel, heb ik een goede relatie met deze winkel.
3. Deze winkel geeft me een vertrouwenswaardige indruk.
4. Ik ben blij met de inspanningen die deze winkel doet t.o.v. klanten zoals mij.
5. Ik heb vertrouwen in deze winkel.
6. Ik ben tevreden over de relatie die ik heb met deze winkel.
7. Deze winkel bevalt me enorm.
8. Voor kleding aankopen is deze winkel mijn favoriete winkel.
9. Ik zou bereid zijn een extra afstand af te leggen om een klant te blijven van deze winkel.

3-item scale (from De Wulf et al., 2001)

1. Ik zou bereid zijn een extra afstand af te leggen om een klant te blijven van deze winkel.
2. Ik beschouw mezelf als een trouwe klant van deze winkel.
3. Zelfs wanneer deze winkel moeilijker zou te bereiken zijn, zou ik deze winkel toch nog bezoeken.

Guilt & Shame items (cf. Roseman et al., 1994)

Guilt

1. Ik zou wroeging hebben.
2. Ik zou me gespannen voelen over hetgeen ik heb gedaan.
3. Ik zou denken dat ik iets verkeerd heb gedaan.
4. Ik zou denken dat ik niet mocht gedaan hebben wat ik heb gedaan.
5. Ik zou hetgeen ik heb gedaan ongedaan willen maken.
6. Ik zou mezelf willen straffen.
7. Ik zou me verontschuldigen.
8. Ik zou de starende blik van anderen vermijden.
9. Ik zou willen goedmaken wat ik verkeerd heb gedaan.
10. Ik zou vergeven willen worden.

Shame

1. Ik zou me waardeloos voelen.
2. Ik zou me vernederd voelen.
3. Ik zou denken dat ik een mislukkeling ben.
4. Ik zou denken dat ik volledig afgewezen zou worden door anderen.
5. Ik zou me willen verbergen voor anderen.
6. Ik zou willen wegkruipen.
7. Ik zou naar de grond staren.
8. Ik zou blozen.
9. Ik zou me willen verstoppen.
10. Ik zou willen verdwijnen.

Test of Self-Conscious Affect (TOSCA 3) (from Fontaine et al., 2001)

1. Je hebt plannen gemaakt om met een vriend(in) te gaan lunchen. Om 17 uur besef je dat je hem/haar hebt laten zitten.

- a) Je zou denken: "Ik ben onattent".
- b) Je zou denken: "Hij/zij zal het wel begrijpen".
- c) Je zou trachten het zo snel mogelijk goed te maken.
- d) Je zou denken: "Mijn baas leidde me af vlak voor de lunch".

2. Je breekt iets op je werk en je verstopt het.

- a) Je zou denken: "Dit maakt me angstig. Ik moet het herstellen of door iemand laten herstellen".
- b) Je zou eraan denken ontslag te nemen.
- c) Je zou denken: "Veel dingen zijn tegenwoordig niet echt goed gemaakt".
- d) Je zou denken: " 't Was maar een ongelukje".

3. Op een avond ga je uit samen met vrienden en je voelt je erg geestig en aantrekkelijk. De echtgenoot/echtgenote van je beste vriend(in) lijkt je gezelschap heel plezierig te vinden.

- a) Je zou denken: "Ik had me bewust moeten zijn van de gevoelens van mijn beste vriend(in)".
- b) Je zou je gelukkig voelen met je voorkomen en je persoonlijkheid.
- c) Je zou je blij voelen omdat je zo'n goede indruk maakte.
- d) Je zou denken dat je vriend(in) meer aandacht zou moeten besteden aan zijn/haar echtgeno(o)t(e).
- e) Je zou waarschijnlijk gedurende lange tijd oogcontact vermijden.

4. Op het werk wacht je tot de laatste minuut om een project te plannen en het loopt uiteindelijk slecht af.

- a) Je zou je onbekwaam voelen.
- b) Je zou denken: "Er zijn nooit uren genoeg in een dag".
- c) Je zou denken: "Ik verdien een berisping omwille van deze flater".
- d) Je zou denken: "Gedane zaken nemen geen keer".

5. Je maakt een fout op het werk en je merkt dat een medewerker beschuldigd wordt van jouw fout.

- a) Je zou denken dat het bedrijf deze medewerker niet graag heeft.
- b) Je zou denken: "Het leven is niet fair".
- c) Je zou je stilhouden en de medewerker uit de weg gaan.
- d) Je zou je ongelukkig voelen en erop gebrand zijn de situatie te corrigeren.

6. Gedurende verschillende dagen stel je een moeilijk telefoongesprek uit. Op de laatste minuut telefoneer je en je kan het gesprek een zodanige wending geven dat alles goed uitdraait.

- a) Je zou denken: "Ik ben blijkbaar overtuigender dan ik dacht".
- b) Het zou je spijten dat je het telefoongesprek hebt uitgesteld.
- c) Je zou je een lafaard voelen.
- d) Je zou denken: "Ik deed een goede zaak".
- e) Je zou denken dat je beter geen telefoontjes doet waartoe je je gedwongen voelt.

7. Al spelend gooi je een bal die terechtkomt in het gezicht van je vriend(in).

- a) Je zou je onbekwaam voelen omdat je niet eens een bal kan gooien.
- b) Je zou denken dat je vriend(in) misschien wat meer oefening kan gebruiken in het vangen van een bal.
- c) Je zou denken: "Het was maar een ongelukje".
- d) Je zou je verontschuldigen en ervoor zorgen dat je vriend(in) zich beter voelt.

8. Je bent onlangs verhuisd uit de buurt van je familie. Iedereen was hierbij heel behulpzaam. Je hebt zelfs enkele malen geld moeten lenen, maar dat heb je zo snel mogelijk terugbetaald.

- a) Je zou je onvolwassen voelen.
- b) Je zou denken: "Ik heb wat pech gehad".
- c) Je zou zo snel mogelijk een wederdienst bewijzen.
- d) Je zou denken: "Ik ben een betrouwbaar persoon".
- e) Je zou er trots op zijn dat je je schulden hebt vereffend.

9. Tijdens het autorijden raak je een klein dier.

- a) Je zou denken dat het dier maar niet op de weg had moeten zijn.
- b) Je zou denken: "Ik ben afschuwelijk".
- c) Je zou denken: "Het was een ongelukje".
- d) Je zou je slecht voelen omdat je niet alert genoeg was.

10. Je komt buiten na een examen en je denkt dat je het schitterend hebt gedaan. Daarna ontdek je dat je maar zwakjes hebt gepresteerd.

- a) Je zou denken: "Het was maar een test".
- b) Je zou denken: "De leraar mag me niet".
- c) Je zou denken: "Ik had harder moeten studeren".
- d) Je zou je dom voelen.

11. Samen met je collega's werkte je heel hard aan een project. Je baas pikt jou er uit en geeft je een bonus omdat het project zo'n succes was.

- a) Je zou vinden dat je baas nogal kortzichtig is.
- b) Je zou je alleen voelen en afgezonderd van je collega's.
- c) Je zou denken dat je harde werk goed opgebracht heeft.
- d) Je zou je bekwaam voelen en trots op jezelf.
- e) Je zou aanvoelen dat je het niet mag accepteren.

12. Terwijl je op stap bent met een groep vrienden steek je de draak met een vriend(in) die er niet bij is.

- a) Je zou denken: "Het was alleen maar voor de lol, het is onschuldig".
- b) Je zou je een geniepig iemand voelen.
- c) Je zou denken dat die vriend(in) daar had moeten zijn om zich te verdedigen.
- d) Je zou je verontschuldigen en over de goede kanten van deze persoon spreken.

13. Op het werk maak je een grote fout in een belangrijk project waarbij andere mensen afhankelijk waren van jou. Je baas bekritiseert je.

- a) Je zou denken dat je baas duidelijker had moeten zijn over wat hij van jou verwachtte.
- b) Je zou je willen verbergen.
- c) Je zou denken: "Ik had het probleem maar op tijd moeten opmerken en beter werk moeten leveren".
- d) Je zou denken: "Niemand is perfect".

14. Je biedt je aan als vrijwilliger om te helpen bij de plaatselijke Olympische Spelen voor gehandicapte kinderen. Het blijkt mettertijd een frustrerende en tijdrovende job te zijn. Je denkt er ernstig over na om ermee te stoppen, maar dan zie je hoe gelukkig deze kinderen zijn.

- a) Je zou je egoïstisch voelen en denken dat je in essentie lui bent.
- b) Je zou voelen dat je gedwongen werd om iets te doen dat je niet wou.
- c) Je zou denken: "Ik zou meer bezorgd moeten zijn om mensen die minder geluk hebben".
- d) Je zou je uitstekend voelen omdat je anderen hebt geholpen.
- e) Je zou je erg tevreden voelen met jezelf.

15. Wanneer je vriend(in) op reis is, zorg jij voor zijn/haar hond. De hond loopt weg.

- a) Je zou denken: "Ik ben onverantwoordelijk en onbekwaam".
- b) Je zou denken dat je vriend(in) niet genoeg zorg draagt voor zijn/haar hond, anders zou deze niet zijn weggelopen.
- c) Je zou plechtig beloven de volgende keer oplettender te zijn.
- d) Je zou denken dat je vriend(in) gewoon een nieuwe hond kan gaan halen.

16. Tijdens de instuif van een collega mors je rode wijn op een beige tapijt. Je denkt dat niemand het gezien heeft.

- a) Je zou denken dat je collega dergelijke ongelukjes wel moest verwachten tijdens zo'n feest.
- b) Je zou tot het laatst blijven om te helpen bij het opkuisen van die vlek.
- c) Je zou wensen dat je overal was behalve op dat feest.
- d) Je zou je afvragen waarom je collega rode wijn serveert bij zijn/haar nieuw bleek tapijt.

Neutralization techniques (cf. Strutton et al., 1994, 1997)

Denial of injury

1. Omdat winkels zulke hoge winsten boeken dat zij hier geen nadeel van ondervinden.
2. Omdat winkels enome winstmarges hebben op hun producten waardoor zij geen verlies lijden ten gevolge van dergelijke handelingen.
3. Indien winkels wat vaker promoties zouden geven zouden klanten zulke handelingen niet stellen.

Denial of victim

1. Omdat winkeliers de prijzen van hun producten toch veel te hoog zetten.
2. Omdat winkeliers er maar op moeten toezien dat hun producten geprijsd zijn.
3. Omdat dit een manier is om de te hoge prijzen te compenseren – oog om oog, tand om tand.

Condemning the condemners

1. Omdat winkels vaak producten verkopen waarvan de kwaliteit niet is wat ze zou moeten zijn.
2. Omdat winkels ook niet altijd op de juiste manier handelen ten opzichte van hun leveranciers.
3. Indien winkels wat vaker promoties zouden geven zouden klanten zulke handelingen niet stellen.

Denial of responsibility

1. Indien de persoon in kwestie werkloos is en dus geen andere keuze heeft.
2. Indien de persoon in kwestie tot deze daad werd gedwongen door factoren waarover hij/zij geen controle heeft.
3. Indien de persoon in kwestie de echte prijs van het product niet kan betalen.

Appeal to higher loyalties

1. Omdat iedereen moet doen wat hij /zij kan om het geluk van zijn/haar familie te verzekeren.
2. Indien de kinderen van de persoon in kwestie het product echt nodig hebben.
3. Indien de persoon in kwestie werkloos is en zijn/haar familie het product echt nodig heeft.

