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# Attitudes towards Consumer Transgressions in the Marketplace

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## ABSTRACT

*A sample of 815 adults drawn from the general American population provided their perception of the appropriateness of 12 questionable consumer actions in the marketplace. The scenarios investigated ranged from illegal actions such as inflating one's losses when filing an insurance claim to actions that while not illegal, may raise questions of ethics. The 12 scenarios exhibited a wide range of mean responses on the six-point scale thereby supporting an often stated premise that consumer ethics is situational in nature. An array of commonly employed demographic questions was also included on the Internet-based survey, and differences of opinion were documented across the various demographic segments.*

## INTRODUCTION

There is a veritable plethora of research that has focused on business ethics. From a popular press perspective, breaches of acceptable standards of conduct such as those associated with Enron, WorldCom, and Arthur Anderson typically receive considerable attention in the national media. Behavior does not have to be illegal to be criticized. For instance, during the summer of 2008, there was considerable attention paid to the profits that were being made by oil companies at a time when the price of gasoline in the United States had spiked dramatically to an average of over \$4 per gallon. While the oil companies had done nothing overtly illegal, there was considerable criticism which revolved around accusations of price gouging. Such is the nature of ethics – it is not about doing the legal thing; rather it is about doing the right thing. And there is no universal agreement as to what constitutes the right thing, especially as it relates to interaction between an individual and a business entity. But a business transaction and the sought relationship are dependent upon ethical conduct on both sides of the buyer-seller dyad. Despite this reality, there have been comparatively few attempts to assess the ethics of a myriad of questionable behaviors undertaken by consumers. Consider the following statement which was put forth some 25 years ago, just as we began to see the body of research on consumer ethics expand: consumers are “out-doing business and the government at unethical behavior” (Bernstein, 1985, p. 24). Al-Khatib et al. (1997, p. 750) continued this line of thought by stating that “there seems to be a definite need to study the ethical decision making of consumers.” While this shortcoming is beginning to be addressed, much of the research has focused on university students. Consequently, consumer ethics experts such as Scott Vitell (2003) continue to urge us to ramp up our efforts to assess the perceptions of consumer transgressions. What do they deem to be acceptable; what do they deem to be unacceptable? In other words, what is

right, and what is wrong? This study represents another step in the continuing effort to fill this perceived gap in the ethics literature.

## LITERATURE

The field of consumer ethics, as with business ethics, is focused on the question of whether or not a specific behavior represents the right thing to do. But instead of directing our attention toward the actions of a business entity, it is behavior on the part of the consumer that is under scrutiny. In comparison to the body of literature on the business side of the dyadic relationship, there is comparably less research that has examined the consumer side of the buyer-seller dyad (Vitell, 2003).

Research on consumer ethics has increased substantially over the past 20 years. The earliest efforts often focused on illegal actions such as shoplifting (Cox, Cox and Moschis, 1990), a number of fraudulent actions (Wilkes, 1978), insurance fraud (Tennyson, 2002), and counterfeiting (Albers-Miller, 1999). More recently, the issue of the presence of an identifiable victim has been explored. Previous research has indicated that individuals are less critical of questionable consumer actions with there is no discernable victim. While this is a comparatively new focus within the realm of consumer ethics, it has long been explored within the sociology literature. Addressing the issue of *neutralization*, Sykes and Matza (1957) investigated ways in which individuals can justify “non-normative” behavior. Using this construct, Grove, Vitell, and Strutton (1989) developed a model that created a framework by which the underlying rationale for unethical behavior on the part of consumers could be evaluated; in essence it focused on ways that consumers could justify any questionable action. Among the neutralizing rationales cited was that of denying the existence of a victim. Within this context, one study that utilized a series of scenarios similar to those used in this study identified two latent factors or dimensions – those actions that produce “direct economic consequences” (such as keeping excess change) and those that result in “imperceptible economic consequences” (such as returning a product to a store other than the one where it was purchased) (Dodge, Edwards, and Fullerton, 1996). Similar results were found by Vitell and Muncy (1992) who reported that the level of acceptance of an action was related to the “degree of harm” inflicted upon the victim. In this regard, their research identified four categories of activities that are inextricably tied to the harm criterion. These four were: (1) actively benefiting from illegal activities; (2) passively benefiting; (3) actively benefiting from deceptive (or questionable) practices; and (4) no harm/no foul. What is evident is that there has been an effort to differentiate between illegal actions and legal – but questionable – actions. More importantly, there has been a focus on the extent to which the action has a beneficiary and an identifiable victim.

Fullerton, Kerch, and Dodge (1996) developed a taxonomy for assessing consumer transgressions with their *consumer ethics index (CEI)*. They identified four segments of American consumers which were labeled as permissives, situationalists, conformists, and puritans. The authors concluded that while consumers appear to possess relatively high expectations regarding the behavior of their peers in the marketplace, there are a significant number of individuals who are prone to adopt a philosophy of *caveat venditor*. An extension of that study corroborated the higher ethical disposition while noting that the criticism of the action

in question was less severe when the economic consequences to the victim were insignificant (Dodge, Edwards and Fullerton, 1996). Vitell's (2003) review of more than thirty consumer ethics studies published between 1990 and 2003 resulted in the conclusion that the extent to which consumers believe that certain questionable behaviors are either ethical or unethical is predicated upon three criteria: whether the consumer actively seeks an advantage, whether the action is perceived to be legal, and the degree of harm borne by the victimized business entity.

A number of studies have examined an array of demographic variables. The most commonly examined is that of age. Almost without fail, research has indicated that older consumers possess a stronger ethical leaning and are more prone to reject questionable actions undertaken by consumers. Examples include Rawwas and Singhapakdi (1998), Fullerton, et al. (1996), Babakus, et al. (2004), Muncy and Vitell (1992), Vitell and Muncy (1992), Fisher, et al. (1999), Fisher, et al. (2003), and Dodge, et al. (1996). The latter study also explored gender, income, and education. That study found that women were more ethically inclined, particularly when the victimized marketer incurred a financial loss. They also documented a relationship whereby there was a positive correlation with education; more highly educated consumers were more critical of the behaviors under scrutiny. There was also a modest relationship with income with higher levels of income being associated with a stronger ethical leaning. However, the authors warned that the progression is not a systematic as it is with age and education. The study of Australian business students by Fisher et al. (1999) also documented a similar relationship with age even though the range of age groups was tight given that the sample was one of students. In a study that explored attitudes towards the purchase of counterfeit and otherwise pirated goods, Ang et al. (2001) concluded that males and those with lower income tended to be more accepting of those who violate the intellectual property rights of marketers.

Regarding demographics, the consensus is that there is a meaningful relationship between ethical predisposition and the two most commonly used demographic variables in research today: age and gender. Fewer studies have explored income and education; however, the existing literature would support the premise that there is a relationship. As such, older consumers, women, more highly educated consumers, and those with higher incomes have been associated with a stronger ethical inclination. That is to say that each of these groups appears to be more critical of consumers who behave in ways that cross the ethics boundary. There is no evidence that family size and marital status have been examined in any detail that would allow for any conclusions to be drawn as it relates to ethical predisposition.

## **RESEARCH OBJECTIVES**

The objectives of this research were twofold. First was that of assessing the level of acceptance (or non-acceptance) for each of the 12 scenarios under scrutiny. The second objective was that of gaining a better understanding as to how those attitudes are related to an array of demographic variables. In other words, the second objective was to see how one's ethical predisposition is associated with gender, age, educational attainment, income, marital status, ethnicity, and family size.

## METHODOLOGY

The questionnaire was developed by identifying 12 potentially controversial actions undertaken by consumers in the marketplace (including one that transpired in the workplace). While the survey relied extensively on a few behaviors that have been assessed in a number of previous studies (exaggerating losses on an insurance claim), it also incorporated some issues that have only recently begun to be examined (purchasing a counterfeit item). Each behavior was assessed using a third party scenario. That is to say that the 12 vignettes all described an action undertaken by a third party. As such, respondents were asked to assess someone else's behavior, not their own. This assessment required the respondent to rate the behavior on a forced, balanced, six-point rating scaled that was anchored by the polar adjectives of *very acceptable* and *very unacceptable*. However, each of the six response options was labeled (i.e. acceptable and slightly acceptable). The questionnaire ended with a series of seven demographic questions, many of which were documented in the literature review as being related to ethical predisposition.

The target population was American consumers. Using the panel maintained by eRewards, data were collected from 815 adults. Criteria were established in an effort to insure that there was adequate representation by consumers residing in different regions of the United States as well as an adequate representation of the population on the bases of gender, age, income, educational attainment, income, marital status, ethnicity, and family size. Potential respondents were sent an email alerting them to the survey and explaining their incentive for providing a complete response.

The Internet-based protocol that was used facilitated the collection of meaningful data. Respondents were required to respond to each question before moving on – resulting in negligible missing data. Furthermore, the survey protocol dropped any respondent who 'straight-lined' (answered all 12 attitudinal questions with the same number from the final sample). An additional constraint was imposed on completed questionnaires. A minimum time of three minutes was established by the authors as the benchmark for ascertaining whether or not the respondent had taken an adequate amount of time to fully consider each question and complete the 19 question survey. Any survey completed in less than three minutes was excluded from the database. To control for order effects, the order of the 12 behaviors was randomized and presented to the respondents in different sequences.

The initial data analysis simply involved the calculation of the mean for each of the 12 scenarios. The grand mean was also calculated. To augment this measure, frequency distributions were also used to document the percentage of the 815 respondents who indicated some level of acceptability for each of the individual items. Next, the differences across the various demographic groups were evaluated. For the gender variable, a simple t-test was used to isolate those behaviors where a statistically significant difference of opinion between men and women existed. Each of the remaining demographic questions included more than two groups. To identify significant differences, the initial assessment involved One-way Analysis of Variance. When the null hypothesis of equal means was rejected, the Scheffé Method of Multiple Comparisons was used to determine among which groups the differences could be shown to

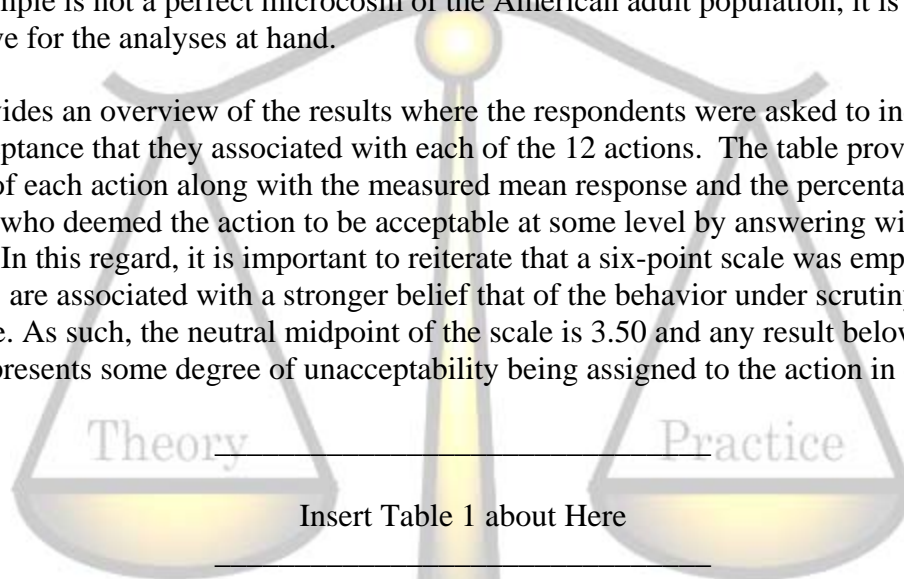


exist. For all analytical procedures, rejection of the null hypothesis was predicated upon a calculated level of significance of less than .05.

## RESULTS

To attest to the representativeness of the sample of 815 respondents, a brief overview of the demographics is provided. Fully 49.7 percent of the respondents were female; 56.9 percent were at least 45 years of age; 51 percent are currently married; 44.9 percent have two or more children; 54.8 percent have a college degree (including those respondents with advanced degrees); and 50.8 percent have a household income of less than \$50,000. The one demographic that caused modest concern was ethnicity where the three key ethnic groups were somewhat underrepresented (Asian American – 1.6%; African American – 7%; and Hispanic – 5.6%). So while the sample is not a perfect microcosm of the American adult population, it is sufficiently representative for the analyses at hand.

Table 1 provides an overview of the results where the respondents were asked to indicate the level of acceptance that they associated with each of the 12 actions. The table provides a brief description of each action along with the measured mean response and the percentage of respondents who deemed the action to be acceptable at some level by answering with a four, five, or six. In this regard, it is important to reiterate that a six-point scale was employed and that lower means are associated with a stronger belief that of the behavior under scrutiny is unacceptable. As such, the neutral midpoint of the scale is 3.50 and any result below that midpoint represents some degree of unacceptability being assigned to the action in question.



Eleven of the 12 behaviors, as well as the grand mean, resulted in means which fell on the unacceptable side of the scale's midpoint. Stealing from one's employer was deemed to be the most unacceptable action, and with the mean response of 1.90, it was close to being universally rejected. Despite this fact, it is still somewhat disconcerting to see that 10.8 percent of the sample indicated some level of acceptability for that action. The five most unacceptable actions all had a percentage of accepting respondents hovering around the 10 percent level.

The one action that was deemed acceptable was that of going to a higher price, full service retailer to get information about a potential purchase from a customer service representative, then buying that same product from a lower price retailer such as one doing business on the Internet. Only 20.7 percent of the respondents indicated any level of unacceptability for that action. In light of the information that is provided, Table 1 presents a profile of the American adult population and represents the achievement of the initial objective for this study.

As we turn to assess the relationship between ethical predisposition and demographic criteria, we begin by looking at gender. Of the 12 behaviors under scrutiny, three exhibited statistically

significant differences. In each case, females were more critical of the action. Despite the large sample sizes, the null hypothesis of equal means could not be rejected for the other nine behaviors.

The second demographic variable investigated was age. Using six age groups where the youngest respondents were “under 25” and the oldest group included those aged “65 or older,” statistically significant differences were documented for all 12 behaviors. Of particular note is the fact that the measure of significance for all 12 age-based ANOVA assessments was .000.

The third demographic under scrutiny was marital status. Four groups were used: never married; currently married; currently separated or divorced; and widowed and not remarried. Once more, significant differences were in evidence for all 12 of the behaviors. In this case, the respondents who were widowed and had not remarried represented the most critical group for nine of the 12 actions. For the remaining three actions, it was the currently divorced or separated segment that expressed the greatest disdain for a particular behavior. For the question regarding the number of children reported by the respondent, there were nine behaviors that produced statistically significant differences. In each case, it was a respondent segment with a larger family that displayed the greatest opposition to the action. In six cases, it was those with more than five children; for the other three it was those with five children.

Ethnicity was the next demographic to be investigated. This was the only non-forced item because respondents could answer “other.” There was a concern that the “other” category could become a surrogate for those who did not want to respond. Thus, the category of “prefer not to answer” was provided. Only 26 of the 815 respondents chose to opt out of answering the question. The available categories were African American/Black, Asian American, Caucasian/White, Hispanic, and Other. Ethnicity was found to be significantly related to the perceived acceptance of a particular behavior in only four cases. There was no discernable trend with whites and blacks each recognized once while the Hispanics were recognized twice as the most critical group.

The results for education show that the level of one’s educational attainment was related to the respondent’s opinion regarding the acceptability of ten of the 12 scenarios. More educated respondents were more critical of the questionable behaviors. The final demographic under scrutiny was income. For all 12 actions, the null hypothesis of equal group means was accepted. Table 2 provides an overview of some of the key demographics-based results. The results are addressed in more detail in the discussion section that follows Table 2.

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Insert Table 2 about Here

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## DISCUSSION

In general, it can be said that American consumers impose relatively high standards in regard to the conduct of other consumers. This is particularly true when the behavior involves a violation of legal standards. The acts of stealing from one's employer and inflating one's losses on an insurance claim produced the strongest levels of unacceptability among the respondents. In each of those cases, it is evident that the victimized business entity incurs a loss. Conversely, the only acceptable action, that of going to a retailer for information and buying from a less expensive source is likely not viewed as creating a direct cost to the marketer. These findings are consistent with those found in two previous studies. Muncy (2003) noted that questionable actions are not viewed with as much disdain when there is little *perceived harm* incurred by the victim. Similarly, Dodge, Edwards, and Fullerton (1996) used factor analysis to identify two latent dimensions germane to consumer ethics: *direct economic consequences* and *indirect economic consequences*. Respondents in that national sample of American heads-of-household also indicated a lower level of criticism was directed towards the *perpetrator* when little or no direct costs could be seen as accruing to the *victimized marketer*.

A review of the frequency distributions provides evidence of the situational nature of consumer ethics. Even the most strongly condemned act, that of illegally inflating an insurance claim was met with some level of acceptance by 10.7 percent of the respondents with 1.1 percent indicating that it was *very acceptable*. On the other end of the spectrum, fully 78.3 percent of the respondents indicated their belief that it was acceptable for a consumer to go to a full service store, get information from a sales associate, then purchase that same item from a lower-priced alternative such as a virtual storefront on the Internet. Also noteworthy is the fact that for each of the 12 scenarios, the range of responses covered the entire scale from 1 to 6 thereby indicating that while some of the respondents felt each action was unacceptable, there were others who characterized each as total acceptable. Such is the nature of ethics. It is impossible to create a dichotomy whereby any action will be universally viewed as either right or wrong. Still, it should be encouraging for businesses to see the relatively consistent opposition to consumers who are deemed to be engaging in unacceptable behaviors in the marketplace.

As noted in the literature review, numerous studies on ethics have documented a gender-based difference. This study offers additional evidence that women have a stronger ethical predisposition than do men. Interestingly, all three of the behaviors where women were more critical than men involved ethics in a retail context. Women expressed greater disdain for the acts of getting information from one retailer and later buying from another; buying clothes, wearing them to a special event, then returning them to the store the next day seeking a refund; and returning an item to a store other than the one where it was originally purchased. Still, it might surprise some to see that there was no discernable difference between men and women on nine of the items thereby indicating that the gap may not be as pronounced as we might have envisioned.

The literature on a variety of ethical issues across a number of disciplines would lead us to anticipate that older consumers would be more critical of the questionable actions in which their peers engage. Such was the case in this study. For ten of the 12 scenarios, the most critical



group was comprised of the respondents aged 65 and older. The remaining two documented the highest level of criticism emanating from the 45-to-54 year-old group. In each of those cases, the oldest group was the second most critical. It is worth noting that the “under 25 group” was not universally the most permissive group. In fact, they were most accepting of only four of the questionable actions.

When our attention was turned to marital status, the most critical group was generally found to be those who were widowed and not remarried. The only exceptions were three scenarios where those who are currently divorced or separated were the most critical segment. This finding is consistent with the earlier finding that the older consumers were the most critical age group as there is likely to be a considerable overlap between these two groups.

The next demographic variable under scrutiny was the respondent’s number of children. There appears to be a relatively strong linear relationship between the number of children and the strength of one’s conviction in opposition to the types of behaviors delineated in this study. Not only was it respondents with five or more kids who were most critical, but in all nine cases where significant differences were shown to exist, it was the respondents with no children who were the least critical of the behavior in question. This result suggests parenthood influences one’s ethical inclinations, and this inclination tends to become even stronger as the number of children increases.

For ethnicity, only four behaviors produced significant results. Of the four defined segments, only the Asian Americans failed to be recognized as the most critical group for at least one of the 12 behaviors. In this regard, it could conceivably be argued that it is the overall American culture rather than the ethnic subculture that has the greater impact on ethical predisposition. Yet, it is equally clear from the four behaviors where a significant difference was documented that ethnicity can not be completely ignored. This is consistent with the segmentation strategies used by today’s marketers as they seek to create products and appeals designed to target members of specific ethnic groups. It is also worth noting that the subsamples of the four ethnic groups, especially the Asian American group, may have contributed to the absence of more meaningful statistically significant results.

The oft-held premise that ethical inclination increases with one’s level of education was supported in this study. In some cases, the difference between the pairs of means used to compare groups was substantial. For instance, with a mean of 3.33, those with less than a high school education were much less critical of keeping excess change than were those with a graduate degree (1.99). In general, the group with the strongest ethical leaning was comprised of respondents with a graduate degree. However, in the case of not reporting a shoplifter, the most critical group was those with some college education; but the Scheffé Method of Multiple Comparisons did not establish a statistically significant difference between those with some college and those with a graduate degree. The primary point of demarcation was that those with no college experience were more accepting of that act. Only two of the 12 scenarios, stealing from one’s employer and returning a purchased item to the wrong store, resulted in acceptance of the null hypothesis of equal means. In both cases, the level of significance exceeded .850.

The final assessment involved income. It is surprising that none of the 12 behaviors were found to be associated with the respondents' income. This is somewhat perplexing since there was a meaningful relationship between one's attitude and the level of education attained.

While it is encouraging to see the results that indicate a strong leaning towards ethical behavior, it is important to recall that the survey did not question the respondents about their own behavior; rather, it was an anonymous third party such as a friend's friend or the person in front of you in the queue. So while the respondent may think it was wrong for a stranger to keep the extra change, one can only wonder what would happen if it was the respondent who received the extra money. Unfortunately, getting an accurate answer to that question would be difficult at best.

## SUMMARY

The results of this study are somewhat encouraging. It appears that not only do consumers hold business to high standards of conduct, but they also impose high expectations on the behavior of the consumers on the other side of the buyer/seller dyad. While not all 12 of the scenarios under scrutiny are characteristic of a marketing transaction, they all represent individual actions in the marketplace. Six of the seven demographic variables were found to be related to the respondents' perceptions of the acceptability of these 12 behaviors. In general, these results support much of the previous research.

The next focus of this research is going to address two questions. Does the size of the individual's gain impact the perceived acceptability of the action undertaken to secure that gain? Second, does the size of the victimized business entity influence that same opinion? As such, this study represents the initial step in the effort to further develop the literature and our understanding of consumer ethics.

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Larry Neale is on the faculty at Queensland University of Technology in Brisbane, Australia. His doctorate was awarded by the University of Western Australia. His research on aberrant consumer behaviour, ritualistic sports fan behaviour, business ethics, and cross-cultural comparisons has been published in numerous journals and presented at conferences in a number of countries.

**Table 1**

**Measures of the Acceptability of the 12 Questionable Behaviors  
– A Profile of the US Adult Population**

Questionable Behavior	Mean	% Deeming Acceptable
Stealing from Your Employer	1.90	10.8
Inflate Losses on an Insurance Claim	2.00	10.7
Buy Clothes; Wear to Special Event; Return Them for Refund	2.06	9.6
Keep Extra Change Mistakenly Given by Retail Clerk	2.13	10.9
Not Report a Shoplifter	2.16	11.2
Fibbing about Age to Secure a Senior Citizen Discount	2.19	11.7
Return Purchased Item to a Store Other than where It Was Purchased	2.65	26.4
Borrow Friend's Membership Card to Get into Museum without Paying	2.69	25.8
Knowingly Purchasing a Counterfeit Item	3.08	37.9
Return to Store Multiple Times to Purchase Limited Quantity	3.09	38.3
Purchasing an Item that Consumer Knew Was Mispriced	3.20	40.7
Get Info from Full Service Retailer; Buy from Cheaper Source	4.54	79.3
<b>GRAND MEAN</b>	<b>2.64</b>	<b>26.1</b>

**Table 2**  
**Overview of Relationship between Demographics**  
**and Assessment of the 12 Questionable Behaviors**

Questionable Behavior	Most Critical Group by Demographic Variable						
	Sex	Age	Marital	Kids	Ethnicity	Educ.	Income
Stealing from Employer	-	>64	Widowed	5	-	-	-
Inflate Losses on Insurance Claim	-	>64	Sep/Div	>5	White	Grad	-
Buy Clothes; Wear Them; Return for Refund	F	>64	Widowed	>5	-	Grad	-
Keep Extra Change	-	>64	Widowed	>5	-	Grad	-
Not Report Shoplifter	-	>64	Widowed	5	-	Some Coll.	-
Fib to Get Sr. Citizen Discount	-	>64	Widowed	>5	-	Grad	-
Return Item to Wrong Store	F	45-54	Sep/Div	-	-	-	-
Borrow Friend's Membership Card	-	>64	Widowed	5	-	Grad	-
Purchase Counterfeit Item	-	45-54	Widowed	-	Hispanic	Grad	-
Multiple Visits for Limited Quantity	-	>64	Widowed	-	-	Grad	-
Purchasing Mispriced Item	-	>64	Sep/Div	>5	Hispanic	Grad	-
Info from a Retailer; Buy Elsewhere	F	>64	Widowed	5	Black	Grad	-

