An Assessment of the Acceptability of an Array of Perceived Consumer Transgressions in the American Marketplace

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A national sample comprising 815 adults American residents provided their perceptions of the appropriateness of 12 questionable consumer actions in the marketplace. The scenarios investigated ranged from illegal actions such as fraudulently inflating one's losses when filing an insurance claim to actions such as purchasing an item that is obviously mispriced. The 12 scenarios exhibited a wide range of mean responses thereby supporting the oft-stated premise that consumer ethics is situational in nature. Seven demographic questions were included on the Internet-based survey; a number of significant differences of opinion were documented across the various segments defined on the basis of those demographic variables.

INTRODUCTION

Critics of business have been a vocal force for over a hundred years – think of Upton Sinclair's seminal 1906 rendering of *The Jungle*. Consequently, we have witnessed a sustained growth in the level of scrutiny and criticism directed towards corporations across the world. In light of this mounting criticism, it has become increasingly apparent that consumers are no longer willing to accept the premise of *caveat emptor* – let the buyer beware. In line with this mindset, a meaningful body of research on business ethics has developed within the academic community. This is particularly true since the 1960s when the idea of the marketing concept became increasingly commonplace as a business model. Along with the increased scrutiny on the part of academicians, the media have likewise imposed a higher level of oversight on corporate behavior. When a perceived breach of ethics has been documented, the media have not hesitated to articulate the details to their various constituencies. This reality is particularly true as we look back over the past decade. Perceived breaches of acceptable standards of conduct such as those associated with Enron, WorldCom, and Arthur Anderson have received considerable attention in the international media. Such scrutiny often results in legislation designed to protect consumers. For instance, while citing concerns that airlines could not be trusted to lookout for the interests of its customers, the American Congress recently passed a new law known as the "airline passengers' bill of rights." Just within the past few months, questions have been raised as to whether or not BP engaged in unethical actions that resulted in the deaths of 11 oil workers, created an environmental quagmire, and negatively impacted the lives and livelihoods of Gulf-area residents, visitors and businesses. In this regard, the question that has been routinely posed by the media, a number of governmental entities, and citizens in general is that of whether BP had placed profitability ahead of the welfare of society in general. If so, then some might argue that micromarketing decisions usurped macromarketing principles, and ethical conduct became subservient to ROI. In its response to this possibility, the current administration has threatened to initiate legal actions against BP.

While some of the preceding examples may have involved violations of law, the reality is that behavior does not have to be illegal to be criticized. For instance, during the summer of 2008, there was considerable attention paid to the record profits that were being reported by oil companies at a time when the price of gasoline in the United States had spiked dramatically to an average exceeding $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.

What is missing from the preceding dialogue is an acknowledgement that any business transaction and the corresponding establishment of a long-term relationship are dependent upon ethical conduct by both parties in the buyer-seller dyad. This has become increasingly apparent as consumers have begun to assume a more active role within the retail transaction process. For instance, the growth in the use of self-service checkout counters at local supermarkets is based upon a foundation of trust. That is to say that both parties need to have faith that the other party will not attempt to take advantage of the other in light of the absence of direct interaction that could present opportunities for exploitation. This raises the question as to whether or not businesses are becoming more vulnerable to the consequences of inappropriate behavior – legal or not – on the part of consumers. Despite this uncertainty, 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 develop: consumers are "out-doing business and the government at unethical behavior" (Bernstein, 1985, p. 24). It was this reality that led Hirschman (1991) to speak of the *dark side of consumer behavior*. More recently, Mitchell et al. (2009, p. 395) echoed that same premise when offering the assertion that "consumers are not only victimized, but are also victimizers." With even just this cursory look at the two sides of the buyer/seller dyad, it is evident that each group sees the other as capable of – if not prone to – engaging in actions that would be characterized as not doing *the right thing*. This uncertainty, as it relates to the actions of consumers in the marketplace, provides the impetus to expand the body of research germane to consumer ethics.

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 this relationship, there is considerably less research that has examined the consumer side of the buyer-seller dyad (Vitell, 2003).

It is fair to say that research on consumer ethics has increased substantially over the past 25 years. However, the earlier efforts often focused on illegal actions such as an array of fraudulent actions (Wilkes, 1978), shoplifting (Cox, Cox & Moschis, 1990), counterfeiting (Albers-Miller, 1999), and insurance fraud (Tennyson, 2002). In light of the aforementioned trend towards a less interactive retail environment, it can reasonably be stated that consumers now have more of an opportunity to engage in questionable actions, perhaps even with less of a fear of getting caught. In her assessment of why consumers engage in "questionable behavior in consumption (EQB)," Fukukawa (2002, p. 99) stated that *opportunity* is indeed one of several "antecedents of ethically questionable behavior." Fukukawa also spoke of *perceived unfairness* as an antecedent to EQB; in this regard, a consumer might justify actions such as the unauthorized download of music from the Internet based on the premise that the action simply served to redress a perceived imbalance that tilted the relationship in favor of the marketer. Thus the action is simply one way that the consumer can level the so-called playing field. In recent years, 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, & 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 among American consumers while concurrently noting that the criticism of the action in question was less severe when the economic consequences incurred by the victim were insignificant (Dodge, Edwards & 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. So once more, the situational nature of consumer ethics is apparent.

Ethical predisposition in general is presumed to be associated with an array of personal characteristics. Consequently, a number of studies have incorporated an array of demographic variables. The most commonly examined demographic variable 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. The authors 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 inclination. However, the authors warned that the progression is not a systematic as it is with age and education. A 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 narrow given that the target population and corresponding sample was comprised of university 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 consumers 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 extant 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 to the existence of any meaningful relationship with one's ethical predisposition.

Al-Khatib et al. (1997, p. 750) addressed the need to further explore the concept of consumer ethics when 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.

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 which represent potentially questionable consumer actions. 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 ethical predisposition regarding each of the 12 questionable actions 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 (i.e. exaggerating losses on an insurance claim), it also incorporated some issues that have only recently begun to be examined (i.e. 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 nor that of a close friend, relative, or associate. This assessment required the respondent to rate the behavior using a forced, balanced, six-point rating scale that was anchored by the polar adjectives of *very acceptable* and *very unacceptable*. Additionally, each of the six response options was labeled (i.e. acceptable and slightly acceptable). The questionnaire ended with a series of seven demographic questions, some of which were documented in the literature review as being related to ethical predisposition. A multiple choice format was used to attain the pertinent demographic data.

The target population was American consumers over the age of 18. 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 an adequate representation of the population on the bases of gender, age, income, educational attainment, marital status, ethnicity, and family size. Prospective respondents were sent an email alerting them to the survey and explaining their incentive for providing a complete response. That incentive was a credit (denominated in dollars) that would accrue to the respondents' ongoing balance attained as a panel participant. These points can be redeemed by the panel member for select incentives such as Delta Airlines frequent flier miles and discount coupons for purchases from Omaha Steaks.

The Internet-based protocol that was used facilitated the collection of meaningful data. Respondents were required to answer each question before moving on – resulting in negligible missing data. Furthermore, the survey protocol checked for the *voracity* of the responses, that is to say that it dropped any respondent who *straight-lined* the 12 attitudinal scales (i.e. answered all 12 of the questions with the same number) from the final sample. One additional, and significant, constraint was imposed for a competed questionnaire to be deemed acceptable. A minimum time 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 time than that benchmark was excluded from the database. To control for order effects, the sequence of the 12 behaviors was randomized and presented to the respondents in a myriad of different patterns.

The initial data analysis simply involved the calculation of the mean for each of the 12 scenarios. To gain a broad perspective, 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 across these demographic groups, the initial assessment involved One-way Analysis of Variance (ANOVA). 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 said 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 are female; 56.9 percent are at least 45 years of age; 51 percent are 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. While the percentage of respondents reporting having a college degree was higher that the parameter for the overall population, the one demographic that caused the greatest concern was ethnicity. Specifically, three key ethnic groups were somewhat underrepresented by varying degrees, particularly the Asian-American segment (Asian American – 1.6%; African American – 7%; and Hispanic – 5.6%). But while the sample is not a perfect microcosm of the American adult population, it was deemed to be 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. For the sake of brevity, 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 associated with the action in question. The actions listed in Table 1 are presented in descending order beginning with the most criticized (unacceptable) action. Furthermore, they are clustered based upon the general strength of the sample's measures regarding the acceptability of each of the consumer actions.

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. Pilfering from one's employer was deemed to be the most unacceptable action, and with the mean response of 1.90, that act 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 six most unacceptable actions all had means below 2.20 and a relatively small percentage of respondents indicating any level of acceptance. For these six actions, that range of percentages fell between 9.6 and 11.7.

TABLE 1
MEASURES OF THE ACCEPTABILITY OF THE 12 QUESTIONABLE BEHAVIORS: A PROFILE OF THE U.S. ADULT POPULATION

Questionable Behavior	Mean	% Deeming Acceptable
Pilfer from One's 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
Fib 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 Purchase a Counterfeit Item	3.08	37.9
Return to Store Multiple Times to Purchase Limited Quantity	3.09	38.3
Purchase an Item that Consumer Knew Was Mispriced (at lower price)	3.20	40.7
Get Information from Full Service Retailer; Buy Product from Cheaper Source	4.54	79.3
OVERALL PERCEPTION (Aggregate Measures)	2.64	26.1

A meaningful gap in the item means was in evidence after this initial cluster. Two items had means of 2.65 and 2.69 with 26.4 and 25.8 percent of the respondents respectively indicating that they felt these actions were acceptable. Therefore, these two actions were determined to comprise the second cluster. Another meaningful gap was in evidence between this cluster and the next. The means for the three items comprising the third cluster all fell below the scale's midpoint; furthermore they ranged between 3.08 and 3.20 thereby indicating that the sample's overall disdain for these actions was modest at best. This assertion is further supported by the percentage of respondents who indicated their belief that these actions were acceptable. These values ranged between 37.9 and 40.7 percent.

This takes us to the fourth cluster. However, since there was only one action that was deemed to be acceptable, it can hardly be called a cluster of actions. 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. The mean of 4.54 fell far to the acceptable side of the scale's midpoint with fully 79.3 percent of the respondents indicating some level of acceptance 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 our attention turns to the second research objective, the focus now shifts to the assessment of the relationship between ethical predisposition and the seven demographic criteria. This assessment begins with a look at gender. Of the 12 behaviors under scrutiny, three exhibited statistically significant differences. In each case, women 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 statistical significance for all 12 age-based ANOVA assessments was .000. As can be seen in Table 2, with only two exceptions, the most critical consumers were those comprising the oldest segment, those aged 65 and over. For the other two scenarios, the most critical segment was that of the 45-54 year-old group.

The third demographic under scrutiny was marital status. Four groups were specified: 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 one of the respondent segments 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 fifth 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 this 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 for only four of the scenarios. There was no discernable pattern 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 variable 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. These results are addressed in more detail in the discussion section that follows Table 2.

TABLE 2
OVERVIEW OF THE RELATIONSHIP BETWEEN RESPONDENT DEMOGRAPHICS AND THE LEVEL OF ACCEPTANCE FOR THE 12 QUESTIONABLE BEHAVIORS

	Most Critical Group by Demographic Variable						
Questionable Behavior	Sex	Age	Marital	Kids	Ethnicity	Educ.	Income
Pilfering from One's Employer	-	≥65	Widowed	5	-	-	-
Inflate Losses on Insurance Claim	-	≥65	Sep/Div	>5	White	Grad	-
Buy Clothes; Wear Them; Return for Refund	F	≥65	Widowed	>5	-	Grad	-
Keep Extra Change from Retailer	-	≥65	Widowed	>5	-	Grad	-
Not Report a Shoplifter	-	≥65	Widowed	5	-	Some Coll.	-
Fib to Get Senior Citizen Discount	-	≥65	Widowed	>5	-	Grad	-
Return Item to Wrong Store	F	45-54	Sep/Div	-	-	-	-
Borrow Friend's Membership Card to Avoid Fee	-	≥65	Widowed	5	-	Grad	-
Knowingly Purchase a Counterfeit Item	-	45-54	Widowed	-	Hispanic	Grad	-
Multiple Visits to Purchase Limited Quantity	-	≥65	Widowed	-	-	Grad	-
Purchase a Mispriced Item	-	≥65	Sep/Div	>5	Hispanic	Grad	-
Seek Information from a Retailer; Buy Elsewhere	F	≥65	Widowed	5	Black	Grad	-

\- No significant difference among groups was documented

DISCUSSION

In general, it can be said that American consumers impose relatively high standards in regard to their expectations of the conduct of other consumers. This is particularly true when the behavior involves an obvious 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 these cases, it is evident that the victimized business entity incurs a loss. It is also important to recognize that these two most disdained actions were the only ones of the 12 under scrutiny that consumers would readily recognize as being illegal. Conversely, the only acceptable action, that of going to a retailer for information and subsequently buying from a less expensive source, is not likely to be viewed as an action that creates a direct cost to the marketer. Thus, there is no discernable victim. 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 *victimizer* when little or no direct costs could be seen as having been incurred by 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 79.3 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, and 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. Thus, for each action there were respondents at each end of the scale. For example, while the vast majority of the respondents viewed inflating one's losses on an insurance claim to be unacceptable, there were a number of respondents who viewed that behavior as acceptable – including a small percentage who indicated that it was completely acceptable. Such is the nature of ethics. It is impossible to envision a dichotomy whereby any action would 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 within 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 the clothes 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 the other nine items thereby indicating that the gap may not be as pronounced as some observers 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. As noted, statistically significant differences were documented for all 12 of the actions. For ten of the 12 scenarios, the most critical group was comprised of the respondents aged 65 and older. The two remaining scenarios were shown to have the highest level of criticism emanating from the 45-to-54 year-old group. However, in each of these two cases, the 65 and older group was the second most critical age group. It is also worth noting that the "under 25 group" was not universally the most permissive group. In fact, they were most accepting segment for only four of the questionable actions. While these results support the premise that older consumers tend to possess a stronger ethical predisposition, it must be stated that the relationship is not necessarily linear. Furthermore, there appears to be a situational component that needs to be considered when assessing the relationship between age and ethical proclivity.

When attention is turned to marital status, statistically significant differences were in evidence for each of the 12 actions. In general, the most critical group was found to be those respondents who were widowed and had not remarried. These respondents represented the most critical group for nine of the questionable actions. 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 the two groups comprising older consumers and those who are widowed. The remaining three scenarios exhibited statistically significant differences as well. However, in these cases it was those who are currently divorced or separated that made up the most critical segment. The three actions, namely inflating an insurance claim, returning an item to a store other than where it was purchased, and knowingly purchasing a mispriced item are difficult to place in a single category of behaviors that might capture the context as to why the divorced and separated consumers would stand out from the rest of the population.

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 cannot 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 smaller subsamples of the four ethnic groups, especially the Asian American group, may have contributed to the absence of more statistically significant differences.

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. Thus, each of these actions appears to be viewed much the same way by all consumers, irrespective of their level of education. In other words, those with no high school diploma through those with an advanced degree all tended to view each of these actions with a comparable level of disdain.

The final assessment involved income. It will likely surprise some readers that, in contrast to some of the earlier studies of consumer ethics, 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. Apparently, the relationship between education and income was not as strong as one might have envisioned.

While it is encouraging to see 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 the respondent in the queue. So while the respondent may think it was wrong for a stranger to keep the excess 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 on a survey would be difficult at best.

SUMMARY

The results of this study are somewhat encouraging. It appears that not only do American 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 has been designed 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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