GUILT AS AN INDIVIDUAL DIFFERENCE

VARIABLE: SCALE DEVELOPMENT

AND PREDICTIVE VALIDITY

ASSESSMENT

By

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TABLE OF CONTENTS

LIST OF TABLES

LIST OF FIGURES

x

CHAPTER I

INTRODUCTION

One day while standing in line at the local The
Country's Best Yogurt store, I noticed a take-out menu that
listed all of the store's low-fat items including product
content and calorie count. The headline on the front cover
read, "ALL OF THE PLEASURE. NONE OF THE GUILT." After
thinking for a moment, I realized that one of the reasons
people come to eat ice cream disguised as yogurt is because
yogurt is viewed by society as being healthy and nutritious.
Conversely, if an individual patronizes the local Dairy
Queen, and proceeds to use the same fattening toppings (like
hot fudge, caramel, nuts and whipped cream), he/she might
feel guilty.

A number of consumer products may elicit feelings of
guilt if purchased, such as tobacco, alcohol, sexual related
products, and various "frivolous" expensive items. Three
questions concerning guilt have relevance to marketers.
First, "Is guilt a motivator in consumer purchase decisions?"
Second, "Does consumer guilt vary in different purchase
situations?" Third, "Do individual differences exist in
guilt reactions among consumers?"

The Importance of Guilt to Marketers

A number of reasons exist for why guilt may influence consumer purchase behavior. First, previous studies in the area of clinical psychology, social psychology, and sociology have found guilt to play a vital role in behavioral tendencies. Defined as a violation (or an anticipation of violating) of one's internal standards, guilt provides explanations for compliant and altruistic behavior. Kelman (1979) even suggested that guilt serves as one of the primary motivators in individual behavior. Thus, since one important objective of marketers is to understand the motives of consumers, guilt is a concept that deserves study.

A second reason why guilt is an important topic to marketers is that advertisers are using guilt appeals as persuasive techniques. The Country's Best Yogurt store mentioned in the opening paragraph is a good example of the use of such a technique. A similar example can be seen in an advertisement for Quaker Oats. In one spot, the advertiser suggests that individuals who fail to purchase Quaker Oats are violating a norm that says their family should be properly protected. Specifically, spokesperson Wilford Brumly explains that families should be taking better care of their health and that unless they purchase Quaker Oats for their breakfast food, they are failing to do so. The last scene of the advertisement ends with Brumly telling viewers that "Quaker Oats Is The Right Thing To Do." In this

context, it could be argued that the goal of the advertisement may be to cause people to anticipate feelings of guilt if they fail to purchase Quaker Oats. The investment in such guilt arousing advertisements suggests that some managers believe that guilt may be an effective type of persuasion technique.

However, an even more important reason for studying the existence and impact of guilt in marketing is the lack of information concerning the communication effectiveness of guilt. While there appears to be evidence of guilt's usage, and hence belief in its effectiveness as a type of persuasion, only one study investigated guilt in a marketing context (Ghingold and Bozinoff, 1981). Clearly, a complete understanding of guilt's comprehensiveness and impact cannot be based on a single study. Thus, the major purpose of this paper is to investigate guilt as it relates to individual buying behavior.

Plan of Dissertation

Before addressing the specific objectives of the research, a review of the literature and a conceptualization of the consumer guilt construct is presented. Chapter II provides an overview of the literature discussing guilt. In particular, the literature is reviewed from three distinct areas: (1) clinical psychology, (2) social psychology, and (3) marketing. In addition, this chapter also provides a

theoretical explanation of guilt. In this contest, the ability of dissonance theory to offer an explanation of the phenomenon of guilt induced behavior is described. Chapter III provides a conceptualization of consumer guilt. Included in this chapter is a section that addresses definitional issues of guilt. Specifically, the chapter provides alternative definitions of guilt as well as a definition for the related construct proposed in this dissertation-- "Consumer Guilt." Consumer guilt is defined as a negative emotion that results from an anticipated or actual consumer decision that violates an individual's own values or norms thereby, resulting in a lowering of self-esteem.

The second section of the chapter distinguishes between guilt and the closely related construct of fear. Here, it is suggested that two primary differences between the constructs are control and self-esteem. Section three describes four dimensions of consumer guilt that were identified in a pilot study: (1) financial guilt, (2) health guilt, (3) moral guilt, and (4) social responsibility guilt.

Financial guilt is defined as a type of consumer guilt that results when an individual is unable to justify easily a purchase. Health guilt is another dimension of consumer guilt. In this context, health guilt occurs when an individual is not taking proper care of his/her physical well-being. The third dimension includes consumer guilt that may result due to one's views regarding what is right and

wrong. Labeled moral guilt, it refers to purchases that violate one's moral/religious beliefs. The final dimension of consumer guilt is social responsibility guilt. This dimension focuses on guilt that occurs because one has violated or anticipates violating his/her perceived social obligations as a result of his/her purchase decision.

Chapter III also develops a model that depicts the relationship between consumer guilt and the proposed dimensions. Finally, the chapter provides a classification of consumer guilt. Three distinctions relating to consumer guilt and its ability to influence consumer behavior are made: (1) the state of consumer guilt (anticipatory vs. reactive), (2) the purchase decision (buying vs. others), and (3) the focus of guilt (oneself vs. others).

Chapter IV discusses the first phase of the study, which addresses the objective of developing an instrument for assessing individual levels of consumer guilt. The first section outlines the steps that were followed in order to define the domain of the construct. The procedure included the use of: (1) focus groups, (2) experience surveys, and (3) advertising examples that use guilt appeal messages. Also included in the chapter is a discussion of the issues concerning construct validity. The research included assessing measures of social desirability and fear in order to determine the discriminant validity of the construct. The fourth section presents the procedure followed in the data

collection process. The final section discusses the results of the scale development including an assessment of reliability, dicriminant validity, and differences in reported levels of the four dimensions of consumer guilt.

The second objective of the study was to determine whether individual differences in consumer guilt influenced buying intentions and attitudes. These issues are examined in Chapter V. In this context, the predictive validity of one dimension of the consumer guilt scale was assessed. The dimension that was examined was social responsibility guilt. Predictive validity was analyzed by examining whether those people high or low in social responsibility guilt levels responded differently to requests for aid to the homeless as well as to guilt and non-guilt advertisements. Consequently, the research design employed a 2 X 2 full factorial between subjects design. The independent variables consisted of two levels of social responsibility guilt (high and low) and two types of print advertisements (guilt appeal and straight-forward informational message). The first two sections of the chapter outline the methodology and procedure that was used to assess the predictive validity of the scale. The findings of the pretest for the advertising messages are reported, as well as descriptions of the final advertising stimuli used. The next section discusses the specific hypotheses that were tested. Finally, the last section provides the results of the experiment.

The final chapter of the study presents the summary and conclusions of the research. Section one discusses the results of the scale development while section two provides a discussion of the predictive validity of the scale. The third section presents ideas for possible research based on extensions of the current research as well as new directions for investigation of guilt as it relates to marketing. The last section of the chapter provides comments concerning possible contributions and implications. It is suggested that the current research provides three contributions. First, the study can be viewed as contributing to the development of specific marketing constructs. Churchill (1971) states that all too often, marketers simply borrow measures that fail to adequately relate to consumer buying situations. He suggests that the discipline should exert the effort necessary to develop their own definitions and design their own instruments to measure personality variables that influence the purchase decision. Clearly, the current research provides an initial step towards that direction.

A second contribution of the study is the development of an instrument that can be used to identify market segments. In this context, markets characterized by high guilt individuals could be identified thereby suggesting the possible use of guilt messages as an effective type of persuasion technique.

A final contribution discussed is public policy implications. While it is noted that ethical issues arise

regarding the use of guilt as a persuasion technique, it is also suggested that guilt could serve as a useful message appeal for meeting certain demarketing objectives. For example, guilt might be used as a persuasion technique in discouraging alcohol consumption, smoking, drug usage, etc.

Given the implications and contributions that an investigation of consumer guilt could provide to marketers, the concept appears to be worthy of investigation. Consequently, the following chapters serve as an initial step toward a better understanding of how guilt may influence consumer decisions.

CHAPTER II

LITERATURE REVIEW

This chapter first reviews a number of studies that investigated guilt. Specifically, the literature from three distinct areas will be examined: (1) clinical psychology, (2) social psychology and (3) marketing. The second section of the chapter presents a theoretical framework that provides an explanation of the phenomenon of guilt. Finally, the chapter concludes with a summary that identifies several the implications of guilt to marketers.

Empirical Issues

Clinical Psychology

Most of the studies investigating guilt in clinical psychology have focused on measuring individual levels of guilt. One of the first scales that attempted to measure guilt was developed by Haefner (1956). As discussed by Thomkins and Izard (1964), Haefner included in his scale such items as: ashamed, blameworthy, conscience stricken, contrite, guilty, regretful, remorseful, repentant and sorry. Haefner justified his use of the scale items by having

clinical psychologists provide descriptions relevant to guilt. Subjects were asked to respond to the questionnaire after listening to a tape on the effects of atomic bombs. The commentaries were designed to create two levels of guilt (high and low) as well as other emotional states. Manipulation checks were conducted by analyzing differential scores on the clusters.

The most widely used measure of guilt was constructed by Mosher in 1966. Mosher identified three specific aspects of guilt: (1) sex guilt (SG), (2) morality/conscience guilt (MCG) and (3) hostility guilt (HG). Each subcategory of guilt used multiple measures, 168 items per subscale.

A multitrait-multimethod analysis of the three subcategories of guilt was conducted in order to test for convergent and discriminant validity. The three methods used to assess convergent validity were: (1) a true-false guilt inventory, (2) a forced choice guilt inventory, and (3) an incomplete sentence test. The analysis revealed evidence of convergent validity.

Evidence of discriminant validity was found as the monotrait-heteromethod correlations were higher than the corresponding heterotrait-monomethod values. In addition, the same pattern of trait relations was also found. Anxiety and social desirability scores were added to the matrix as further evidence of discriminant validity.

While Mosher found evidence of reliability and discriminant validity, one should note that a problem existed in the sample. The sample consisted of 100 college males. One would have the question the generalizability of a scale given the small sample size that excluded females from the data collection.

In an attempt to determine whether differences in guilt exist as a result of gender, O'Grady and Janda (1975) tested the Mosher Forced Choice Guilt Inventory using 148 male and 151 female undergraduates. Specific issues addressed in the study were: (1) are the items in each subscale related to each other in a similar fashion for males and females? (2) what dimensions underlie each of the subscales? and (3) are the subscales related to each other in a similar manner for males and females?

The results of the study indicated that male and female correlations were similar for all three scales (SG, HG, MCG). A factor analysis revealed a four factor solution for the SG subscale. The factors were labeled childhood sexual experiences, pre-marital sexual relations, feelings about adultery and sociosexual guilt. Results for the HG subscale yielded a five factor structure including childhood aggressive experiences, anger, feelings about committing murder, feelings about arguing and capital punishment. The last subscale of guilt, MCG, resulted in a three factor solution consisting of an assortment of items in the first

factor, feelings about lying and self-blame for immoral behavior.

A number of studies in the field of clinical psychology have utilized Mosher's measures of guilt in an attempt to investigate the relationship between guilt and sexual activity and/or arousal. Most studies have found a negative relationship between an individual's level of guilt and sexual arousal (Schill and Chapin, 1972; Mosher and Greenberg, 1969). That is, the higher an individual's level of sexual guilt, the less apt the individual is to engage in sexual activity or arousal.

Social Psychology

Most of the literature investigating guilt in social psychology has focused on guilt's effect on compliance behavior. Research has consistently found that guilt is positively related to an individual's willingness to engage in compliant behavior (Konoske, Staple and Graf, 1979). This positive relationship between guilt and compliance behavior has been found using a wide variety of methods to induce guilt (i.e. deliberately telling a lie, watching shock treatments, performing poorly on a test, knocking over index cards) and a range of different requests (i.e. participating in future experiments, donating blood, making phone calls).

Freedman, Wallington and Bless (1967) investigated the effects of induced guilt on the probability that subjects

would help in future experiments. In this study, guilt was induced by having subjects tell a lie. Specifically, subjects were placed in a waiting room with a confederate who gave half of the subjects false information about the experiment that they were to participate in. After the false information had been given, the experimenter came into the waiting room and took the subjects to a classroom where they were to help with the experiment. Before the experimenter handed out the questionnaires, he asked the subjects to please indicate whether they had any knowledge concerning the purpose of the study. Since only one subject admitted that he had heard about the experiment, the remaining subjects who had been given the illegitimate information constituted the guilt condition.

The data indicated that of the 31 subjects in each group, 20 complied in the guilt condition as compared to only 11 in the nonguilt condition ($p < .05$). Thus, the evidence suggested that guilt leads to greater compliance. However, the guilt condition did not cause subjects to be more willing to volunteer for an unpleasant experiment versus a pleasant experiment.

In the second and third experiment, Freedman, Wallington and Bless (1967) investigated another aspect of guilt and its effect on compliant behavior. More specifically, they asked

"how relevant does the request have to be in order for guilt to influence the behavior of the individual?"

In the second study, the authors controlled for the ability of the compliance to directly benefit the individual who had been harmed. In this design, subjects in the guilt condition were induced to knock over a pile of supposedly important index cards. Consequently, half of the subjects were asked to help in future research that would not benefit the individual who had been hurt, while the remaining subjects were asked to help in an unrelated experiment. The evidence suggested that guilt increased the tendency to comply ($p < .02$). When guilt was examined in relevance to the request, it was found that when the request had nothing to do with the graduate student whose cards had been spilled, guilty subjects complied significantly more than the nonguilty subjects ($p < .01$). When the request was to help the individual who had been harmed, no significant differences were found. The findings suggest that some other factor was influencing the guilty subject. As the authors noted, one possible explanation could be that the guilty subject wanted to avoid contact with the injured party, implying that confrontation might produce even more anxiety.

In the third experiment, the authors investigated to what extent the lack of compliance behavior might be attributed to the desire to avoid the individual whom the guilty subject had harmed. This study was similar to the

second experiment with the exception of asking half of the subjects to work directly with the graduate student whose cards had been distributed and the other half merely to help the student, implying that they would not be in direct contact. The results once again supported the idea that induced guilt leads to greater compliance (p < .05). In addition, the results also supported the explanation of the findings of the second study. That is, when the subjects expected to interact with the victim, there was no significant difference between the two groups. However, when the subjects were not going to meet the graduate student, the guilty subjects complied significantly more than did the control group (p < .01).

In another study, Darlington and Macker (1966) found a positive relation between guilt and altruistic behavior. Guilt was manipulated by having some subjects believe that they did not score well on an exam. Due to their apparent failure, another individual paired with the guilty subject did not receive extra credit for participation in the study. Upon completion of the exam, the subjects were asked to donate blood to a local hospital. The results indicated that the guilt induced subjects exhibited greater compliance than the non-guilty subjects (p < .05).

Not only has guilt been found to result in more compliant behavior to requests, but guilt has also been shown to increase altruistic behavior in the absence of a request.

Reagan, Williams and Sparling (1972) conducted a field experiment to test the hypothesis that harm-doers will be more likely to respond to altruistic behavior in a "naturally occurring opportunity for altruism," even when the subject has not been confronted with a direct request.

The experiment was conducted at a local shopping center. Women subjects at the mall were randomly selected by an experimenter who asked for their assistance in taking a photograph. After the subject took the photo, the experimenter would point out that the camera was no longer operating correctly. If the subject was in the guilt condition (harm-doer), the confederate implied that it was the subject's fault. However, if the subjects were in the control group, they were reassured that the broken camera was not their fault. Shortly after, a woman carrying a grocery bag passed by and all of the contents of the bag would spill. The results suggested that subjects in the guilt condition were more likely to help the lady pick up the loose items than those subjects in the control group (p < .05). Thus, the evidence yielded from this field experiment was similar to previous laboratory experiments investigating guilt and altruistic behavior. That is, guilt led to compliant and altruistic behavior even when subjects were not directly asked to help the person harmed or even another individual.

While the evidence suggests strong support for the belief that guilt increases compliant behavior, it must be

emphasized that all of the studies discussed herein have failed to assess the validity of the guilt treatments. That is to say, not one study attempted to provide an appropriate manipulation check. But rather, it has merely assumed that the experimental treatments did in fact create guilt. As a result, the failure to investigate alternative emotions that may have mediated the behavior leaves the reader void of a complete understanding of altruistic behavior.

Marketing Literature

The relevance of guilt in marketing communication was first examined by Ghingold (1980). Ghingold presented a conceptual model, which proposed that individual differences may influence the effectiveness of guilt arousing communications. He suggested that an individual's locus of control, self-esteem, coping and avoiding behavior, and inherent guilt will mediate susceptibility to aroused guilt. This in turn, is proposed to influence the individual's tolerance of guilt as well as the need to reduce feelings of guilt. The model depicts the individual reducing the anxiety either by: (1) seeking additional information, (2) modifying attitudes or (3) via some other form of behavior.

Ghingold uses the empirical findings of Rotter (1966) to support the thought that an individual with external locus of control (ELC) will be more persuaded by guilt arousing communications than an individual with internal locus of

control (ILC). Thus, an individual who believes he/she controls his/her own destiny (ILC) will be less prone to "subtle suggestion and persuasion," whereas individuals who believe in ELC will be more subject to arousal and persuasion.

Another individual difference noted by Ghingold as influencing persuasion is self-esteem. Leventhal and Perloe (1962) found that subjects high in self-esteem are more influenced by positive messages versus negative messages while vice versa for individual's characterized by low self-esteem. Based on this evidence, Ghingold suggests that guilt arousing communications will be more effective for individuals low in self-esteem.

The third variable Ghingold noted is an individual's coping and avoiding behavior. He suggested that copers would tend to be less affected by guilt arousing communication because anxiety thresholds would be significantly higher than avoiders.

The last personality trait proposed to influence the effectiveness of a guilt appeal is an individual's inherent guilt level. Individual's prone to blame themselves were proposed to be more susceptible to guilt arousing communications, and therefore, would be more influenced by the message. Even though measures of individual guilt do exist (i.e. Mosher's Guilt Inventory), one would have to

question the applicability of such measures of guilt in relation to marketing communication and consumer behavior.

In a second study, Ghingold and Bozinoff (1981) tested the ability of advertisements to arouse feelings of guilt and thus, to lead to attitudinal and behavioral changes. The evidence suggested that feelings of guilt can be aroused in individuals and that these feelings are distinct from other emotions such as fatigue, joy and annoyance. In addition to testing attitudinal changes, the authors also examined behavioral intentions. Guilt arousing communications did not influence connotative behavior. However, one must question the request that was made of the subjects. The advertisements were designed to persuade the subjects to contribute to overseas underprivileged children. While the product lent itself to the use of a guilt appeal, the odds of students donating any portion of their limited funds were low. Thus, it appears that the product itself may have led to the lack of significant differences between the types of communications.

Theoretical Issues

As illustrated in the literature, guilt has been found to be an important variable in attitude change as well as behavioral intentions. One of the most plausible theoretical explanations of such events is provided by dissonance theory.

As noted by Ghingold (1980), dissonance theory can provide a theoretical structure for understanding guilt induced behavior. The primary basis underlying the theory of dissonance is the need for an individual to maintain cognitive consistency. As conceived by Festinger (1957), individuals tend to develop opinions and attitudes that represent a "cluster" of internal consistencies.

Inconsistencies are, in Festinger's terms, psychological discomforts, which he describes as dissonance. When one experiences feelings of dissonance, the individual: (1) seeks to reduce these negative inconsistencies or (2) attempts to avoid situations and/or information that might increase the dissonance (Festinger, 1957). In essence, dissonance is "the existence of non-fitting relations among cognition" (Festinger, 1957). Cognition, in this particular context, are similar to knowledge, opinion, or beliefs about oneself, the environment or an individual's behavior.

Since guilt is defined as a violation of one's norms, values, or internal standards, it is easy to see the linkage between guilt and dissonance. In this context, it could be argued that when an individual experiences feelings of guilt, he/she is experiencing dissonant cognition.

Not only do the definitions of dissonance and guilt have strong similarities, but the courses of actions suggested to reduce the feelings of both dissonance and guilt are similar as well. Freedman (1970) suggests that the unpleasant

internal state of guilt will cause an individual to actively seek a course of action to relieve this negative feeling by: (1) doing good deeds, (2) undoing harm to the injured party, (3) self-criticism or (4) self-punishment. According to Freedman (1970), the most likely behaviors are compensation, expiation and denial of responsibility.

Evidence of the applicability of dissonance theory is illustrated by the findings on the effects of guilt on compliant and altruistic behavior. That is, guilty subjects are more prone to engage in compliant behavior to reduce feelings of inconsistency than non-guilty subjects (Darlington and Macker, 1966; Freedman, Wallington and Bless, 1967; Reagan, Williams and Sparling, 1972). The only exception to these results existed when the guilty subjects anticipated having to meet face-to-face with the injured party for whom the request had been asked (Darlington and Macker, 1966). However, the findings of this study are still consistent with the explanations provided by dissonance theory, as one could argue that the guilt induced subjects were seeking to avoid direct contact with the harmed individual.

With a theoretical framework that allows one to understand the effects of guilt, it appears that such a construct could have significant implications for marketers. The last section of this chapter provides a summary of the

literature investigating guilt as well as providing specific implications for marketers.

Chapter Summary and Conclusions

This chapter has provided an overview of the literature investigating the phenomenon of guilt. Specifically, studies in the areas of clinical psychology, social psychology and marketing were examined.

Research in clinical psychology has developed scales to assess individual differences in guilt. The dimensions of guilt that have been identified include sex guilt, hostility guilt and moral guilt. Hostility guilt appears to have little relevance to marketers; however, guilt related to sex and morals are of interest. The evidence that guilt can influence sexual activity is particularly important marketers of sexually related products. For example, condom advertisers may have to eventually create messages that attempt to decrease an individual's level of guilt before the product will be purchased (i.e., Catholics who are taught not to use birth control devices). Or, on the other hand, maybe condom advertisers will find it more effective to try to arouse feelings of guilt in individuals whose failure to take precautionary measures could contribute to the spread of sexually transmitted diseases. For example, it might be effective for the advertiser to persuade the consumer that he/she has an obligation to himself/herself, to his/her

partner, and to society. The existence of guilt in individuals as well as the findings that support guilt's ability to predict certain behavior (i.e., sexual behavior) suggest to marketers that guilt may be an important individual difference ignored in consumer theory.

The social psychology literature investigating guilt has not attempted to examine individual differences in guilt, but rather have manipulated guilt in an attempt to explain compliance behavior. Consistently, the data suggest that guilt does lead to more compliant behavior. Certainly for marketers, compliance behavior has important implications. For example, not-for-profit businesses are quite interested in techniques that will help them gain the support of a community or society as a whole. The Macker and Darlington study (1966) that asked specifically for subjects to comply by donating blood provides an excellent illustration of marketing application. It should be noted however, that the studies in social psychology have investigated guilt predominantly as a post-transgression emotion. Marketers on the other hand, would be primarily concerned with guilt as an anticipatory phenomenon. As illustrated in the Quaker Oats advertisement presented in the introductory chapter, the marketer is concerned with the ability of guilt to be aroused in a pre-decision state so that the guilt could serve as a motivation for subsequent behavior.

The current study will draw from the previous work in order to expand our understanding of guilt by: (1) developing a scale to assess individual guilt as it specifically relates to consumer decisions and (2) determine if guilt can be aroused in an anticipatory state thereby affecting consumer attitudes and buying behavior. However, before this task is attempted, the next chapter will focus on presenting a conceptualization of consumer guilt.

CHAPTER III

CONCEPTUALIZING CONSUMER GUILT

The term guilt has been used and defined in a multitude of ways. Individuals often describe their emotional states in an active way such as being "guilt ridden." Others in search of an appropriate emotional description profess to be on a "guilt trip." Some individuals build a career on the ability to determine others' state of innocence or guilt. Although the term is used frequently, its meaning is seldom the same. The purpose of this chapter is to present a conceptualization of consumer guilt.

Specifically, the first section of the chapter will discuss a variety of definitions of guilt. Included within the section is a definition of the consumer guilt construct. The next section provides information that helps distinguish between the closely related constructs of guilt and fear. Specifically, it is suggested that the constructs differ in respect to their relationship to self-esteem and control. The third part of the chapter specifies four proposed dimensions of consumer guilt: (1) financial guilt, (2) health guilt, (3) moral guilt and (4) social responsibility guilt. In addition, a model is provided that depicts the relationship between consumer guilt and the

various dimensions. Finally, the last section of this chapter develops a classification for understanding the implications of consumer guilt. In this context, consumer guilt is viewed in terms of: (1) the state of the individual's guilt, (2) the type of decision, and (3) the focus of guilt.

Guilt Defined

As shown in Table I, guilt has been defined in a number of ways. Guilt has been viewed as a sense of being accountable for violating internal standards (Stein, 1968). This definition is similar to that offered by Miller (1985), who defines guilt "as the feeling that one has violated some rule of conduct to which one attaches value." This viewpoint is also supported by Freedman, Wallington, and Bless (1967) who state that guilt is the feeling that results from an individual's knowledge that he/she acted against his/her own moral or ethical standards. English and English (1976) confirm the belief that guilt results from a violation of one's internal standards. However, they also suggested that these regretful feelings result in lessened personal worth on that account. Thus, by integrating the above definitions, it can be said that guilt implies: (1) a violation of one's internal standards and subsequently, (2) a lowering of self-esteem.

TABLE I

DEFINITIONS OF GUILT

Study	Definition
Freedman, Wallington, and Bless (1967)	Guilt results from an individual's knowledge that he/she acted against his/her own moral or ethical principles.
Stein (1968)	A sense of being accountable for violating one's own internal standard.
Rawlings (1970)	Guilt is a feeling experienced following an actual transgression (reactive guilt) and/or is aroused by the anticipation of violating an internal standard of right and wrong (anticipatory guilt).
English and English (1976)	A realization that one has violated ethical or moral or religious principles, together with a regretful feeling of lessened personal worth on that account.
Miller (1985)	The feeling that one has violated some rule of conduct to which one attaches value.

<u>Proposed Definition</u>

One of the main purposes of this paper is to introduce consumer guilt as a new construct in marketing. Utilizing the above definition of guilt, a preliminary definition of consumer guilt will be presented.

> Consumer guilt is defined as a negative emotion
> that results from a consumer decision that violates
> one's values or norms. Consequently, the consumer
> will experience a lowering of self-esteem as a
> result of his/her decision.

In this context, one can see that consumer guilt is related specifically to consumption situations. However, before developing a formal definition of consumer guilt, guilt will be: (1) distinguished from the closely related concept of fear, (2) discussed in terms of possible types of consumer guilt and (3) classified according to how guilt may influence behavior.

Distinguishing Between Guilt and Fear

When developing any construct, one important task that must be accomplished is to distinguish between the proposed construct and other similar constructs. Ghingold (1980) suggests that a clarification needs to be made between guilt and fear.

Fear is a negative emotion that is closely related to guilt. As defined by Ghingold (1980), fear is anxiety caused by anticipated consequences of some particular negative outcome. More specifically, the level of fear that an

individual experiences has been operationalized as the probability of the negative outcome times the severity of the damage (Rogers and Mewbom, 1976).

Using the definitions of guilt and fear discussed above, Ghingold distinguished the two concepts based on the timing of the occurrence of the emotion. That is, fear is viewed as an anxiety that is experienced after an event. Thus, fear is said to be anticipatory in nature while guilt is viewed as reactive.

A close examination of the two constructs depicts a number of situations where this pre-decision and post-decision distinction may lack full explanatory power. One such example is well illustrated in a commercial for Michelin tires. In the advertisement, a baby is shown sitting on a tire while voice-overs of the parents discuss the purchase of tires for the wife's car. The husband suggests that they should purchase a less expensive set of tires, because she only drives the care in town, usually back and forth with the children. Of course the husband then realizes the implications of his logic and decides that the cost of the Michelin tires is well worth the additional money. Clearly, the message could elicit fear in the minds of its viewers because the purchase of less expensive tires may be perceived as increasing the probability of an accident. But similarly, it could also be argued that the message may elicit feelings of anticipatory guilt. That is, the message might also

stimulate feelings of guilt. That is, the message might also stimulate feelings of guilt if the decision not to purchase the safer tires is viewed as "not adequately providing for one's family." Note that in this case, both emotions would be experienced before a decision has been made. Consequently, the idea that fear is an a priori emotion while guilt is a feeling that occurs after an action fails to distinguish the two constructs.

The belief that guilt can also be anticipatory in nature is supported by the thoughts of Rawlings (1968, 1970). He states that guilt can be both reactive and anticipatory. Reactive guilt refers to guilt that is experienced after a transgression. In contrast, anticipatory guilt refers to guilt that one may experience from having contemplated actions that violate an internal standard (Tedeschi and Riordan, 1981).

Drawing on the definitions of fear and guilt, one could argue that a clearer distinction can be found in analyzing the constructs in relation to self-esteem and control. The following information discusses the usefulness of such a distinction.

Self-Esteem

One way of distinguishing between fear and guilt is in their relation to self-esteem. By definition, guilt is a violation or anticipated violation of internal standards,

which result in a lowering of self-esteem. Thus, if one experiences feelings of guilt, one must also feel a decrease in self-esteem. Fear on the other hand, can occur without any effect on one's self-esteem. For example, the fear of physical harm does not necessarily result in a lowering of self-esteem. Nevertheless, one might argue that some types of social fear could result in a lowering of self-esteem. But, in order for social fear to exist, the individual must place importance on someone else learning of the individual's behavior.

Guilt, on the other hand, does not require external knowledge. For example, in a study by Freedman et. al. (1967) the results indicated that subjects were compliant even after a private transgression. That is, subjects who were induced to knock over a stack of index cards in the absence of an experimenter were more apt to agree to helping in future research experimenters than those who did not experience the accident.

Control

The concept of control can also be used to identify differences between fear and guilt. From this perspective, it could be argued that fear will result even in situations where an individual has little, if any, control over the outcome. For example, fear may be experienced if an individual is held at gunpoint, a situation depicting no

control over the outcome. Conversely, feelings of guilt should be more likely when an individual has some degree of control over the outcome. That is, if one's actions can be shown to directly influence the negative outcome, then the level of guilt one experiences should be higher. However, if one has no control over the outcome, then one should not experience guilt.

Support for this linkage between guilt and control can be drawn from the literature investigating casual attributions of success and failure. Weiner (1985) developed a grid and helps account for failure and success attributions. As shown in Table II, Weiner identifies four explanations using high and low conditions of control and stability. In this context, control refers to the ability of the individual to influence the outcome while stability refers to the variability or temporal state of the outcome.

For example, if an individual has low control over the outcome and the outcome is highly unstable, then one would attribute the individual's success or failure to luck or chance. If an individual is capable of controlling the outcome (high), but his/her outcome is unstable, then one might say that his/her performance resulted from differences in effort given to the particular task. A third possible attribution involves a task characterized by high control and high stability. In this situation, the individual's success or failure is attributed to his/her ability since it does not

TABLE II

ATTRIBUTIONS OF SUCCESS AND FAILURE

CONTROL

	Low	High
Low	LUCK or CHANCE	EFFORT (guilt)
High	TASK DIFFICULTY	ABILITY (humiliation)

STABILITY

Weiner, Bernard (1985), "An Attributional Theory Of Achievement, Motivation and Emotion," Psychological Review, 92 (December), 548-573.

vary over time regardless of the difficulty of the task. The final explanation of individual performance offered by Weiner is called task difficulty. Here, the individual has little control over his/her and outcomes are consistent. That is, no matter how hard the individual tries, his/her performance does not vary. Thus, his/her low performance is attributed to the difficulty of the task.

In a study conducted by Covington and Omelich (1987), an examination of performance was extended by investigating its relation to self-worth. Self-worth was investigated in relation to the amount of effort exerted among failure-avoiding and failure-accepting students. Self-worth in this context was measured in terms of shame. Shame was said to consist of two dimensions. One dimension was an ability linked dimension called humiliation, the second was an effort-linked variable defined as guilt. The results indicated that high effort is found to increase humilation and decrease feelings of guilt.

Drawing from Weiner's grid and Covington and Omelich's study, one can extend the concepts of guilt and humiliation to the ideas of control and stability (see Table III). As suggested earlier, guilt, the effort-linked variable, is characterized by low stability and high control. Fear on the other hand, can be viewed as an emotion that occurs within an individual time and time again (high stability), and regardless of his/her control over the outcome. Emotions of

TABLE III

ATTRIBUTIONS OF GUILT AND FEAR

CONTROL

	Low	High
Low	LUCK or CHANCE	GUILT (effort-linked)
High	FEAR (task difficulty)	SOCIAL FEAR (ability-linked) or HUMILIATION

STABILITY

Weiner, Bernard (1985), "An Attributional Theory of Acheivement, Motivation and Emotion," Psychological Review, 92 (December), 548-573.

fear and guilt become closer when feelings of humilation occur. In this situation however, it could be argued that humiliation is more closely related to feelings of social fear. That is, when one experiences social fear, the fear is a result of the individual's lack of ability to meet public expectations.

Dimensions of Consumer Guilt

A pilot study was conducted to further define the construct of consumer guilt. Using a focus group, four dimensions of consumer guilt were identified: (1) financial guilt (FG), (2) health guilt (HG), (3) moral guilt (MG), and (4) social responsibility guilt (SRG) (see Appendices A-D for details and results of the pilot study). The following information defines each of these dimensions.

The first dimension, financial guilt consists of guilt that results from making purchases that are not easily justified. For example, people might feel financial guilt if they have made an "unneeded" purchase, or if they perceive the expenditure as extravagant. In addition, this dimension also explores guilt that may result from impulse shopping or a lack of "bargain" shopping on behalf of the consumer.

The second dimension of consumer guilt relates to health issues. More specifically, guilt may occur if an individual believes that he/she is not taking care of his/her own physical welfare. Thus, consumer health guilt results from

purchasing decisions that are detrimental to one's health. Advertisers of food products and exercise equipment often use guilt appeals. In this context, consumers may experience feelings of guilt from eating high caloric food or other food products that are perceived as unhealthy (i.e., beef and pork).

Third dimension includes consumer guilt that may result due to one's moral beliefs. For example, everyone is taught as they are growing up that some types of behavior are right, and some are wrong. Various religious groups believe that smoking, drinking, gambling and other behaviors are immoral. Thus, this dimension attempts to capture guilt that occurs when a purchase decision (or anticipated purchase decision) violates one's moral values.

The final dimension of consumer guilt identified in the pilot study is labeled social responsibility guilt. This dimension focuses on guilt that occurs because one has violated his/her perceived social obligations as a result of his/her purchase decision. For example, an individual may feel social responsibility guilt if he/she does not engage in certain gift buying behavior (i.e., buying a friend a birthday present). Other consumer situations that represent cases of a consumer's social responsibility guilt include charity contributions, environmental issues and family obligations.

Figure 1 depicts the relationship between consumer guilt and the four dimensions of consumer guilt. It should be noted that these dimensions are not intended to capture every type of consumer guilt that may occur, but rather, identify those types of consumer guilt that reflect strong consumer norms.

Marketers are concerned with the types of consumer guilt that exist. However, other factors must be considered when one attempts to use the phenomenon of guilt to explain consumer decisions. The next section provides a way of classifying consumer guilt.

Classifying Consumer Guilt

There are a number of ways to classify how guilt can influence buyer behavior. Table IV identifies three distinctions: (1) state of guilt, (2) purchase decision, and (3) focus of the guilt. Included in the table are examples of each classification type as they relate to the four dimensions of consumer guilt (financial guilt, health guilt, moral guilt and social responsibility guilt). The following information describes the classification schemata and its importance for understanding guilt's impact on buyer decisions.
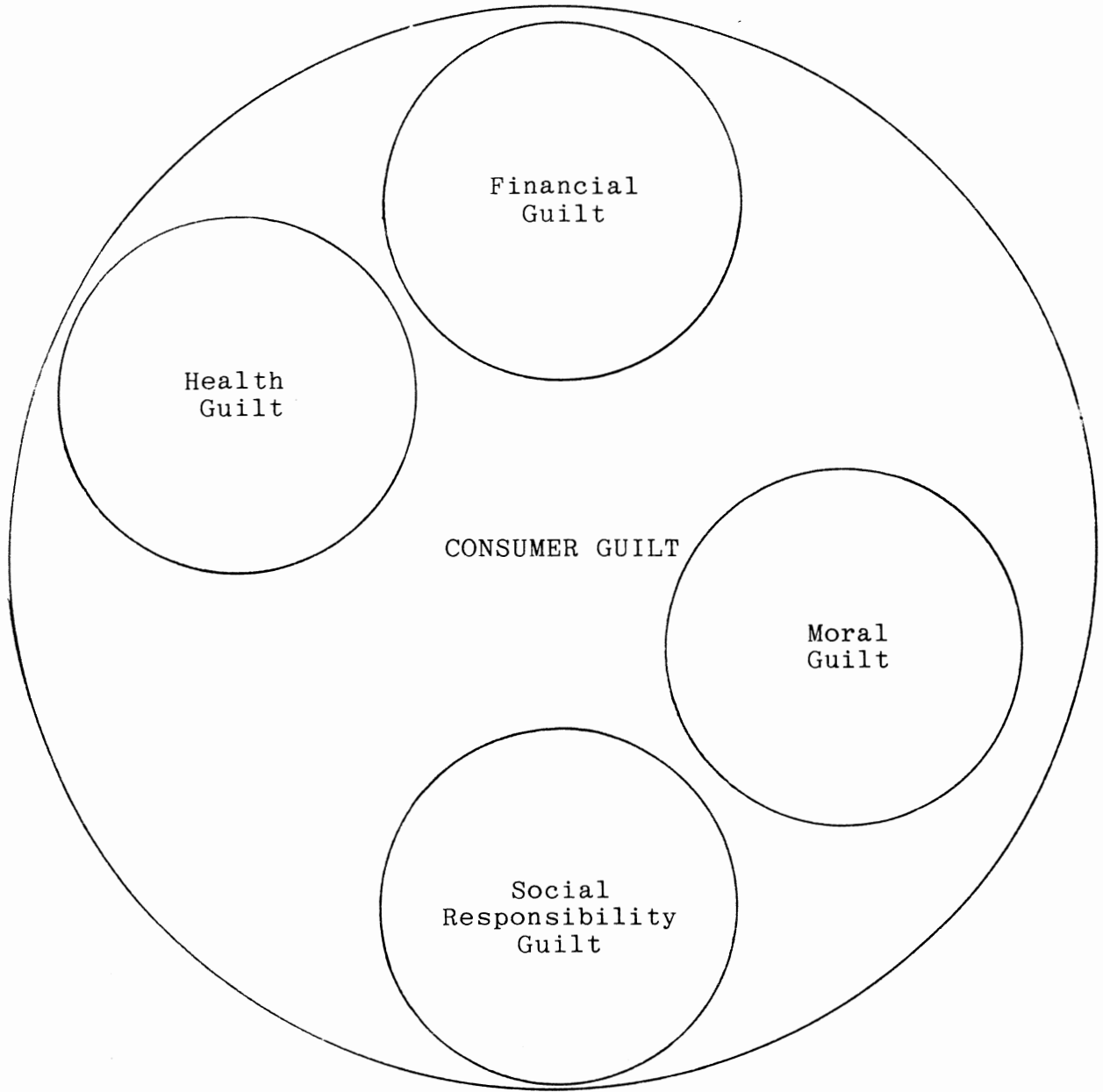
Figure 1. A Model of Consumer Guilt

TABLE IV

CLASSIFYING CONSUMER GUILT

| Classification | | | Types of Consumer Guilt | | | |
			Financial Guilt	Health Guilt	Moral Guilt	S R Guilt
State of Guilt: Pre-Decision Guilt (Anticipatory Guilt)	Purchase Decision	Purchase Product	Fully Loaded Compact Disc Player	Candy	Sexually Explicit Material	Non-American Made Products (i.e., Foreign Car)
		Not Purchase Product	IRA	Low Caloric Foods	Church Offerings	Charities
Post-Decision Guilt (Reactive Guilt)	Focus of Guilt	Oneself	Purchasing a compact disc but feeling that you should have purchased a coat	Smoking and concerned for own health	Drinking (belief that immoral)	Non-American Made Products (Union-worker)
		Others	Purchasing a compact disc but feeling that you have saved for children's education	Smoking and feeling guilt for harm to others	Drinking (concerned for family)	Charities

State of Guilt

As mentioned earlier, guilt can occur in one of two time periods: (1) after one has violated a value or norm (commonly referred to as reactive guilt) or (2) prior to a transgression. This latter type of guilt is known as anticipatory guilt, which is guilt aroused by the anticipation of violating an internal standard (Rawlings, 1968). The distinction between anticipatory and reactive guilt is particularly important to marketers because this difference implies that feelings of guilt can occur before and after the purchase decision. Thus, if an advertiser is trying to persuade an individual to purchase his product by using a guilt appeal, it is important for the individual to be able to experience the feelings of guilt which he/she might experience after saying for example, not having purchased the advertiser's product. However, it should also be noted that the marketer is also concerned with reactive guilt as well. In this context, if guilt is experienced by the purchaser of the company's product, then information or appeals may be effective in trying to help modify the consumer's purchasing norms. This would be extremely important for repeat purchases.

Purchase Decision

Consumer guilt can also be classified according to the purchase decision. The purchase decision refers to the

premise that consumer guilt can result from either having made a purchase or, conversely, from not having made a purchase. The discussion below presents examples of consumer guilt occurring as a result of one's purchase decision (buying vs. not buying) for each of the four types of guilt identified earlier.

If an individual decides to buy a compact disc player, complete with all the extra features (i.e., remote control, programming features etc.) he/she may experience financial guilt. This form of postpurchase financial guilt could result if the buyer believes that the purchase was too extravagant or unnecessary given his/her financial obligations. Financial guilt can also occur as a result of not having made a purchase. If an individual fails to save what he/she perceives as a reasonable amount (i.e., not purchasing an IRA), financial guilt may result.

Health guilt can also occur as a result of either having made a particular purchase or having opted not to make a purchase. People sometimes feel guilty for buying food items that are viewed as unhealthy (i.e., candy bars, red meat, etc.) Products that are not purchased that could induce a feeling of health guilt might include any number of low caloric foods or possibly the decision not to join a health club. All of the foregoing examples including both types of purchase decisions (buying vs. not buying) result in health guilt due to a consumer decision that has resulted in the

individual's failure to take "proper" care of his/her physical well-being.

As defined earlier, moral guilt refers to the feelings that one experiences when he/she has (or is tempted to) engaged in some type of behavior that is considered wrong or taboo. In a consumer context, moral guilt may be experienced by some individuals who buy products such as sexually explicit material or alcoholic beverages. Moral guilt could also result as a consequence of not engaging in certain consumer decisions such as giving to the church.

The fourth type of consumer guilt is labeled social responsibility. This dimension alludes to the belief that consumer guilt may result from not living up to one's social obligations. For example, if one purchases a foreign car, a feeling of social responsibility guilt may be experienced. In this context, the consumer may feel that his/her purchase is adding to the hardship of the American auto workers. Social guilt may also result from not having made a particular purchase decision. One example of social guilt occurring as a result of not having made a purchase can be seen in gift buying behavior. Gift buying is a common ritual in a number of countries and as such, carries with it certain social expectations. Gifts are commonly given in celebration of a number of occasions, birthday, holidays, weddings, graduations etc. Thus, if one forgets to purchase a gift for such an occasion, he/she may experience consumer guilt.

Focus of Guilt

Consumer guilt can also be described in terms of whom is
affected by the actions of the decision maker. That is to
say, one may feel guilty because his/her decision to purchase
may have adverse affects on themselves or on others. It is
important to understand whom the guilt is directed toward,
because the focus of the guilt may effect the salience of the
emotion. For example, some individuals may be less concerned
with the consequences of their actions on others while some
individuals are extremely cognizant, especially when there
exists a possibility of harming family members or loved ones.
The next section discusses situations where the four types of
consumer guilt may result from a focus on oneself or on
others.

Financial guilt results in negative consequences on the
decision maker or on someone other than the decision maker.
Financial guilt is experienced when one believes he/she has
"wasted money or is tempted to spend money in a way that is
perceived as unnecessary." Thus, the focus of financial
guilt will be determined on the basis of the forgone
opportunity. If the individual believes the money spent on
the compact disc player may have been better spent on his/her
children's education, then the focus of the guilt is related
to someone other than the consumer. However, if the consumer
believes that the money would have been better used to

purchase a winter coat, then the focus of the guilt is directed toward oneself.

Health guilt can also focus on oneself or others. For example, health guilt may be experienced by an individual who smokes. The individual may feel health guilt because of the adverse affects of the actions on oneself or on those whom they are smoking around. Advertisers are now using such guilt appeals in an attempt to make smokers aware of the harmful effects of smoking on others as well as themselves. Similar appeals for drinking and drug use advertisements are also being used.

Some of the same product examples of behavior used for health guilt can also be used for moral guilt. That is, not only is smoking, drinking, and drug use viewed as unhealthy, but it is also thought by some individuals to be morally wrong. Thus, an individual may experience moral guilt in a consumer context if the purchase decision (or anticipated purchase decision) violates his/her norms. The individual may take moral guilt one step further and relate the consequences of his/her excessive drinking activities and its adverse effects on the rest of the family thereby directing the focus of guilt on others.

Social responsibility guilt has been defined herein as guilt that results in the evaluation of consumer decision consequences that affect others. However, even in this dimension of consumer guilt, a continuum exists whereby the

actions of an individual will affect him/herself to various degrees. For example, one may feel guilty for not contributing to the world hunger problem. In this context, the focus of the guilt is exclusively directed at the negative consequences of one's actions on others. However, one can see some social responsibility guilt resulting from the adverse repercussions of a decision as it relates to one's own personal welfare as well. For example, if an auto union member decides to purchase a foreign made automobile instead of an American made automobile, he/she may experience social responsibility guilt. In this case, the actions of the individual could affect the economy of the United States, union auto workers and thus the individual auto worker as well.

Chapter Summary

Guilt is a unique construct that has significant implications to marketers. Drawing on the definitions of guilt, it was proposed that there exists a type of guilt that was labeled consumer guilt. Consumer guilt is defined as:

> A negative emotion that results from an anticipated consumer decision (anticipatory guilt) or actual consumer decision (reactive guilt) that violates one's values or norms resulting in a lowering of self-esteem.

Consumer guilt was classified in terms of: (1) the consumer decision (buying the product vs. not buying the

product) and (2) the focus of the guilt (oneself vs. others). The fact that guilt could result due to the individual's decision to make a purchase as well as deciding not to make a purchase has important advertising implications. For example, advertisers of products that lend themselves to the use of a guilt appeal could opt to arouse feelings of guilt in individuals who decide not to purchase the product or conversely, the advertiser may try to position their products as a purchase that could help eliminate feelings of guilt associated with a buying decision.

One must also realize that guilt's influence on the purchase decisions could be affected by the focus of the guilt. That is, guilt may or may not influence buying behavior depending on whether the negative consequences of the decision harm oneself or others. It is quite possible that the focus of the guilt is related to the saliency of the feeling. For example, guilt may be more salient to individuals if the consequence of one's actions affects oneself versus someone in another country (i.e., starving children in Africa).

In addition, some preliminary dimensions of consumer guilt have been identified: (1) financial guilt, (2) health guilt, (3) moral guilt, and (4) social responsibility guilt. While these dimensions of consumer guilt may not capture every possible type of consumer guilt that may exist, they do represent an initial step in identifying the domain of

consumer guilt. Thus, the next chapter presents a methodology for identifying various dimensions of consumer guilt and develops a scale to assess individual differences that may influence consumer decisions.

CHAPTER IV

SCALE DEVELOPMENT

This research has two primary objectives: (1) to
develop a scale that assesses individual levels of consumer
guilt and (2) to determine whether individual differences in
consumer guilt influence attitudes and behavioral intentions.
This chapter discusses and outlines the procedures necessary
to achieve the first of these objectives, as well as the
results of the scale development.

The chapter has five major sections. The first section
focuses on the procedures that were undertaken to develop the
construct. Part one in this section details the steps used
to identify the domain of the construct. They include the
use of focus groups, experience surveys, and advertising
examples utilizing guilt appeals. The second part of section
one identifies the items that were developed to assess the
construct.

Section two discusses the issue of construct validity.
Here, an analysis of alternative methods is presented
followed by the rationale for the method elected by the
author. Part two of this section provides a description of
how these validity measures were assessed.

The third section discusses the procedure that was used in the collection of the data. Included within this section is a description of the measuring instrument and the data collection process.

The fourth section of the chapter is divided into two parts that focus on the results of the scale development. Part one provides the findings of the tests for internal reliability. Part two reports the results of the discriminant validity tests.

The fifth section of the chapter reports the levels of consumer guilt experienced by the subjects. Mean scores are given for each dimension of guilt and for the overall consumer guilt scale. The chapter concludes with a brief summary.

Developing the Construct

Sampling the Domain

The first step in developing measures, as outlined by Churchill (1979), is to specify the domain of the construct. In this context, one is concerned with identifying what is to be included in the measure. Although four scales exist to measure individual levels of guilt, they are not specifically designed to measure guilt as it relates to purchasing behavior. As a result of the limited relevant literature, focus groups, experience surveying, and insight examples (i.e., advertisements utilizing guilt appeals) were used to

help specify the domain of the construct and to assist in item generation. Table V outlines the procedure that was followed in the development of the construct. The next part of this section discusses these procedures. It should be noted however, that this paper does not purport to be able to identify all types of consumer guilt that exist. Rather, the purpose of the study is to identify categories of strong norms that influence consumer decisions and thus cause some individuals to feel guilty, if they are violated or are anticipated to be violated.

Focus Groups

Three focus groups consisting of six to eight participants per group were conducted. The first focus group was conducted by the author in the spring semester of 1987 as part of the pilot study. The other focus groups were conducted in the spring of 1988 by two experienced outside moderators. The focus groups were conducted at Oklahoma State University in a room specifically designed for focus groups. The room had a two-way mirror that allowed the researcher to observe the discussion. The discussions were video taped so that the researcher could later review parts of the conversations in more detail. Participants included a wide range of ages (18-60), religious affiliations, occupations and income levels (see Appendix E).

TABLE V

MEASUREMENT INSTRUMENT PROPOSED METHODOLOGY STEPS

Steps	Techniques
1. Define Domain	
2. Generate Items	Literature Review Experience Surveying Insight Stimulating Examples Focus Groups
3. Collect Data	
4. Purify Measure	Item to Total Correlations Coefficient Alpha Factor Analysis
5. Assess Reliability	Item To Total Correlations Coefficient Alpha
6. Assess Validity	Correlations Factor Analysis ANOVA ANCOVA

The members of the focus groups were told that they were meeting for the purpose of helping a doctoral student who was in the process of completing her dissertation. More specifically, they were told that the topic of interest was guilt and how it related to consumer buying behavior. A copy of the script used by the moderators is provided in Appendix F. After a brief introduction and explanation of the focus group concept, the subjects began by discussing their definitions of guilt. Next, members were asked to rate themselves as either an individual characterized by low or high guilt tendencies. Moderators probed on reasons and explanations for the self-evaluations. Although most of the discussion was conducted by asking respondents to share their input after a question was posed to the group, some topics of interest were discussed by first implementing a nominal technique. This procedure asks respondents to first respond to the question by writing down responses prior to the discussion. The technique is used when the researcher believes that individual reactions may be biased by the responses of other group members. The section using this technique dealt with the identification of specific buying situations that were associated with feelings of guilt. Subjects were asked to write down on a separate sheet of paper three purchases that made them feel guilty and three purchases that were not made as a result of anticipated feelings of guilt.

Subjects were then asked to describe why they believe they experienced feelings of guilt associated with purchase decisions. In addition, participants also commented on how they dealt with their feelings of guilt.

As a final area of discussion, participants were asked to comment on four print advertisements, which used guilt appeals. The purpose of this line of questioning was to get an initial reaction to the effectiveness of guilt appeals as they related to the four types of consumer guilt outlined in Chapter III (financial guilt, health guilt, moral guilt and social responsibility guilt). The groups concluded by completing a demographic profile. After completing the task, the members were thanked for their participation and then debriefed with regards to the specific details of the study.

The focus groups confirmed the a priori identification of the four types of consumer guilt. When subjects were asked to note specific purchases as they related to experiences of guilt, the one most often noted was that of financial guilt. Participants also mentioned experiencing health and social responsibility guilt; but issues of moral guilt, as it specifically relates to purchase decisions, was not discussed in detail.

In response to how subjects handled their feelings of guilt, responses ranged from "the feelings just go away" to "I returned the item." These responses seemed to be related to how subjects rated themselves (high guilt or low guilt).

Because these specific behaviors appeared to be valuable in differentiating between those individuals high and low in consumer guilt, specific items were developed and included in the scale. For example, on item read, "In some instances, I have felt like returning a product that I didn't need, because I felt guilty."

Experience Surveying

In addition to the focus groups, the author also conducted an experience survey. As suggested by Churchill (1979), "the experience survey is not a probability sample but a judgment sample of persons who can offer some ideas and insights into the phenomenon." The survey consisted of a clinical psychologist, social psychologist, sociologist, and an advertising executive. Interviews with these individuals allowed the author to incorporate a multidisciplinary, as well as a managerial perspective, into development of the construct. Personal interviews were conducted with each individual, and lasted approximately 45 minutes. Each participant was informed of the purpose of the research and asked to comment on the face validity of the scale.

Each participant agreed that guilt seemed an appropriate individual motivator for certain consumer buying decisions. After a brief discussion with the participants, the a priori dimensions were once again confirmed. Suggestions were made

concerning the wording of some of the items. The comments were noted and certain items were reworded.

Insight Examples

An additional step in sampling the domain consisted of identifying advertisements that utilized guilt appeals. The advertisements were collected from 56 undergraduate students as part of an extra credit assignment. The students were given the task of collecting advertisements that used guilt appeals and placing them into one of the four a priori dimensions as described to them by the researcher. If the students found an advertisement that could not be classified into one of the dimensions, they were asked to specify an alternative category.

The results of the collection of advertisements added further face validity to the four dimensions. The students collected a total of 168 print advertisements. The most frequent type of guilt appeal found in this sample was social responsibility guilt (43%) followed by health quilt (34%), financial guilt (16%) and moral guilt (7%).

The identification of the domain presents one of the most difficult tasks in scale development. By implementing the four recommended procedures (i.e., literature review, focus groups, experience surveys, and insight examples), as outlined by Churchill (1979), the consumer guilt scale has promise of adequately sampling the domain of the construct.

Item Generation

After reviewing the results of the pilot test discussed in Chapter III and incorporating the information learned in the techniques described above, 31 items were developed to assess the four guilt dimensions (financial, health, moral and social responsibility) of consumer guilt (see Appendix G). Nine items assessed financial guilt, six items assessed each dimension of health and moral guilt, and ten items assessed social responsibility guilt. The 31 items consisted of seven-point Likert statements anchored by strongly agree and strongly disagree.

The next section of this chapter discusses the rationale and procedure that was followed in assessing the validity of the construct. Specifically, issues of discriminant and convergent validity are discussed. The last part of this chapter concludes by reporting the results of the consumer guilt scale.

Issues Addressed in Assessing Construct Validity

The term, construct validity, was first introduced by Cronbach and Meehl (1955). The importance of its measurement to researchers is well expressed by Churchill, who suggested that construct validity lies at the very heart of the scientific process. The term refers to "the degree to which a set of measurement operations actually measures hypothesized constructs" (Cote, Buckely, and Best, 1987). In

essence, construct validity is concerned with whether a variable is measuring what it purports to measure.

Convergent and discriminant validity are important issues in assessing construct validity. Conversent validity is determined by comparing the correlations between subject responses of a construct using maximally different methods of maresurement (Peter, 1981). In this context, the researcher is concerned with determining whether the measure of the construct is an artifact created by the measurement method.

Discriminant validity is another important aspect of construct validity. Discriminant validity is concerned with whether the measure is indeed a distinct and "novel" measure and not merely a facsimile of a similar variable (Churchill, 1979). Discriminant validity is assessed by correlations between the construct and other related and unrelated constructs.

One way of assessing construct validity, which takes into account both issues of convergent and discriminant validity, is the development of a multitrait-multimethod matrix. While the multitrait-multimethod procedure provides a useful and logical way of assessing construct validity, practical and methodological constraints make it difficult to implement in the present study.

The practical constraints associated with the use of the multitrait-multimethod matrix are quite simply: (1) subject fatigue, (2) time, and (3) money. In order to obtain

multiple measures utilizing multiple methods for data collection, the subject must answer many questions taking up a large amount of time and creating respondent fatigue. Second, the process of the data collection, coding, and analysis will be extended with the addition of the multitrait-multimethod procedure and as a result, require a significant amount of additional time. Finally, the third practical constraint involves the additional costs that would be associated in the collection of the data.

A major methodological impediment faced when using the multitrait-multimethod matrix is the difficulty in finding and employing two or more maximally different methods. That is to say, unless the methods used for data gathering are truly different, then the evidence of convergent validity is weak. Peter (1981) suggests a second methodological problem of the multitrait-multimethod matrix results when the data in the matrix fail to meet all of the criteria necessary for construct validity. In this context, when only partial fulfillment of the criteria are found, the interpretation and conclusions of the results may lend themselves more toward confusion than clarification. The investigation of the practicality and validity of the use of the multitrait-multimethod matrix is beyond the scope of this paper. Hence, it seemed reasonable to implement an alternative method. Therefore, this study focused on providing evidence of discriminant and predictive validity. The last part of this

section describes the procedure that was followed in assessing the discriminant validity of the scale. Note, that the specific procedures and results of the scale's predictive validity are outlined in Chapter V.

Assessing Discriminant Validity

In order to assess the discriminant validity of the construct, measures of fear and social desirability were also gathered. These two measures were used because of their close relationship to fear. More specifically, fear was measured because the literature (Ghingold, 1981; Ghingold and Bozingoff, 1982) suggests a strong correlation with guilt. Social desirability was also considered appropriate in testing for discriminant validity, because previous guilt scales (Mosher, 1966) have used this measure. In addition, it was important to show that the guilt scale was not merely assessing tendencies to answer questions in a socially desirable manner.

Procedure

After developing the consumer guilt scale, data were collected to assess the internal reliability and the discriminant validity of the scale. Three hundred undergraduate college students attending Oklahoma State University participated in the study during class time. The process resulted in a total of 285 usable questionnaires

(51% male). Fifteen subjects failed to complete all the questions and were asked to read and follow the directions printed for each section of the nine page questionnaire. The questionnaire consisted of three sections (see Appendix H). The first section contained the Crowne and Marlowe social desirability scale. This scale consists of 31 true-false statements. Following standard procedure, if the subject answered the question in a socially desirable manner versus what most people would actually do, then the subject was given three points. If however, the subject marked the answer true according to the way most people would behave under the specific circumstances, the subject was given one point. This resulted in a possible total social desirability score ranging from 31 to 93 with higher scores indicating responses that are socially desirable.

The second section of the questionnaire contained the consumer guilt survey. Subjects were asked to read each statement and indicate their level of agreement (strongly agree to strongly disagree). It should be noted that some items were reversed coded to prevent subject response bias. In calculating subject item scores, the score of one was given to the response "strongly disagree" and the values 2 through 7 were consecutively assigned to the other descriptions. Thus, each subject's score could range from a total of 9 to 63 for financial guilt; 6 to 42 for health and

moral guilt; 10 to 70 for social responsibility guilt; and 31 to 217 for a total guilt score.

The last section of the questionnaire assessed individual levels of fear. The fear scale that was used consisted of 25 items adapted from Geer's (1965) fear survey schedule. The items were lowered from the original 51 item survey in order to reduce respondent fatigue. The 25 items were selected by omitting those items that had an item to total correlation of less than .50 in the study conducted by Geer (1965).

Subjects were asked to read a list of common fears and indicate on a scale of one to seven the degree of fear that they associated with each item. The adjectives used to describe the range consists of none (1) to terror (7). In computing subject scores, the score of one was assigned to the response "None" and the values two through seven were consecutively assigned to the other descriptions. Thus, the total possible score for each subject ranged from 25 to 175 with higher scores indicating greater individual levels of fear.

Results of the Scale Development

Internal Reliability

After administering the scales to the subjects, and analysis was conducted to assess the internal reliability and

discriminant validity of the measure. The results show that of the 31 items used in the scale, 28 had item-to-total correlations greater than .40. As shown in Table VI, the item-to-total correlations ranged from .41 to .62 for the financial guilt dimension; .40 to .82 for health guilt; .52 to .76 for moral guilt; and .34 to .68 for social responsibility guilt. Corresponding coefficient alphas were .63, .78, .74 and .63 respectively.

In order to purify the scale, a cut-off point of .40 was used. This minimum item-to-total correlation figure resulted in the deletion of three items found within the social responsibility dimension. After omitting these three items, the coefficient alpha increased to .65 for the dimension of social responsibility and to .83 for the overall guilt scale (see Table VII).

Once the scale was purified, a factor analysis was performed to confirm the a priori dimensions. As suggested by Stewart (1981), if scale dimensions are thought to be interrelated, then the appropriate rotation method to use is the oblique method. However, if the dimensions are not expected to be related then an orthogonal rotation of the data is preferred. Consequently, a correlation analysis was conducted to determine the dependent nature of the dimensions.

TABLE VI

ORIGINAL 31 ITEM CONSUMER GUILT SCALE
ITEM-TO-TOTAL CORRELATIONS

	Item-to-Total Correlations

Financial Guilt

F1 I sometimes feel guilty if I purchase a product
I don't really need.
       1   2   3   4   5   6   7   .63

F2 I feel guilty for not managing my finances better.

       1   2   3   4   5   6   7   .41

F3 *I do not feel bad about making purchases that
are viewed by some people as extravagant.

       1   2   3   4   5   6   7   .46

F4 *I do not regret making purchases that I am
unable to logically justify.

       1   2   3   4   5   6   7   .41

F5 I only buy luxury products when I feel that I
have earned them.

       1   2   3   4   5   6   7   .50

F6 In some instances, I have felt like returning a
product that I didn't need because I felt guilty.

       1   2   3   4   5   6   7   .60

F7 I feel guilty for not saving more money.

       1   2   3   4   5   6   7   .49

F8 *I do not feel guilty when I make impulse purchases.

       1   2   3   4   5   6   7   .56

F9 Unless I shop around for the best buy, I feel guilty.

       1   2   3   4   5   6   7   .49

Coefficient Alpha   .63

TABLE VI (Continued)

	Item-to-Total Correlations

Health Guilt

H1 I feel bad about myself if I eat things that are not healthy.

       1   2   3   4   5   6   7   .79

H2 I am disappointed in myself when I do not exercise regularly.

       1   2   3   4   5   6   7   .59

H3 I feel guilty when I eat too many foods rich in cholesterol.

       1   2   3   4   5   6   7   .78

H4 I feel guilty if I do not have a yearly physical examination.

       1   2   3   4   5   6   7   .40

H5 I am disappointed in myself when I overeat.

       1   2   3   4   5   6   7   .70

H6 I feel disappointed in myself when I eat junk food.

       1   2   3   4   5   6   7   .82

    Coefficient Alpha   .78

Moral Guilt

M1 I will not buy a product if it is against my religious beliefs.

       1   2   3   4   5   6   7   .72

M2 I will not buy a product if I believe it is morally wrong.

       1   2   3   4   5   6   7   .76

TABLE VI (Continued)

	Item-to-Total Correlations

M3 *If I were to buy a product that is in conflict
with my religious beliefs, I would not feel bad.

       1 2 3 4 5 6 7   .63

M4 I feel guilty if I do not have a yearly physical
examination.

       1 2 3 4 5 6 7   .70

M5 *Moral issues do not influence my purchase decision.

       1 2 3 4 5 6 7   .64

M6 I would not take drugs because I've been taught
that it is wrong.

       1 2 3 4 5 6 7   .52

Coefficient Alpha   .74

Social Responsibility Guilt

S1 If I did not buy insurance to provide financial
support for my family, I would feel guilty.

       1 2 3 4 5 6 7   .36

S2 It bothers me if I fail to contribute to charities.

       1 2 3 4 5 6 7   .67

S3 If I went on vacation, I would feel bad if I didn't
bring back something for my friend (family).

       1 2 3 4 5 6 7   .48

S4 *I would not feel guilty if someone gave me a
Christmas present and I dod not give them one
in return.

       1 2 3 4 5 6 7   .37

TABLE VI (Continued)

	Item-to-Total Correlations

S5 I feel that I have a responsibility to contribute my time to help those less fortunate than myself.

      1   2   3   4   5   6   7   .61

S6 I regret not being able to spend more time with loved ones.

      1   2   3   4   5   6   7   .40

S7 I feel guilty if I fail to help those in need by giving my time to them.

      1   2   3   4   5   6   7   .68

S8 It is my social responsibility to support organizations that seek to conserve the environment.

      1   2   3   4   5   6   7   .47

S9 I feel guilty if I do not buy American made products.

      1   2   3   4   5   6   7   .43

S10 I feel guilty if I violate a posted speed limit.

      1   2   3   4   5   6   7   .34

   Coefficient Alpha   .63

Overall Guilt Scale
   Coefficient Alpha   .83

*Notes reversed scored items.

TABLE VII

28 ITEM CONSUMER GUILT SCALE ITEM-TO-TOTAL CORRELATIONS AFTER SCALE PURIFICATION

	Item-to-Total Correlations

Financial Guilt

F1 I sometimes feel guilty if I purchase a product
I don't really need.

       1   2   3   4   5   6   7   .63

F2 I feel guilty for not managing my finances better.

       1   2   3   4   5   6   7   .41

F3 *I do not feel bad about making purchases that
are viewed by some people as extravagant.

       1   2   3   4   5   6   7   .46

F4 *I do not regret making purchases that I am unable
to logically justify.

       1   2   3   4   5   6   7   .41

F5 I only buy luxury products when I feel that I have
earned them.

       1   2   3   4   5   6   7   .50

F6 In some instances, I have felt like returning a
product that I didn't need because I felt guilty.

       1   2   3   4   5   6   7   .60

F7 I feel guilty for not saving more money.

       1   2   3   4   5   6   7   .49

F8 *I do not feel guilty when I make impulse purchases.

       1   2   3   4   5   6   7   .56

F9 Unless I shop around for the best buy, I feel guilty.

       1   2   3   4   5   6   7   .49

Coefficient Alpha   .63

TABLE VII (Continued)

	Item-to-Total Correlations

Health Guilt

H1 I feel bad about myself if I eat things that are not healthy.

        1   2   3   4   5   6   7   .79

H2 I am disappointed in myself when I do not exercise regularly.

        1   2   3   4   5   6   7   .59

H3 I feel guilty when I eat too many foods rich in cholesterol.

        1   2   3   4   5   6   7   .78

H4 I feel guilty if I do not have a yearly physical examination.

        1   2   3   4   5   6   7   .40

H5 I am disappointed in myself when I over eat.

        1   2   3   4   5   6   7   .70

H6 I feel disappointed in myself when I eat junk food.

        1   2   3   4   5   6   7   .82

    Coefficient Alpha   .78

Moral Guilt

M1 I will not buy a product if it is against my religious beliefs.

        1   2   3   4   5   6   7   .72

M2 I will not buy a product if I believe it is morally wrong.

        1   2   3   4   5   6   7   .76

TABLE VII (Continued)

		Item-to-Total Correlations

M3   *If I were to buy a product that is in conflict with my religious beliefs, I would not feel bad.

         1   2   3   4   5   6   7   .63

M4   I feel guilty if I do not have a yearly physical examination.

         1   2   3   4   5   6   7   .70

M5   *Moral issues do not influence my purchase decision.

         1   2   3   4   5   6   7   .64

M6   I would not take drugs because I've been taught that it is wrong.

         1   2   3   4   5   6   7   .52

Coefficient Alpha   .74

Social Responsibility Guilt

S2   It bothers me if I fail to contribute to charities.

         1   2   3   4   5   6   7   .70

S3   If I went on vacation, I would feel bad if I didn't bring back something for my friend (family).

         1   2   3   4   5   6   7   .50

S5   I feel that I have a responsibility to contribute my time to help those less fortunate than myself.

         1   2   3   4   5   6   7   .67

S6   I regret not being able to spend more time with loved ones.

         1   2   3   4   5   6   7   .44

TABLE VII (Continued)

	Item-to-Total Correlations
S7 I feel guilty if I fail to help those in need by giving my time to them.	
1 2 3 4 5 6 7	.70
S8 It is my social responsibility to support organizations that seek to conserve the environment.	
1 2 3 4 5 6 7	.55
S9 I feel guilty if I do not buy American made products.	
1 2 3 4 5 6 7	.45
Coefficient Alpha	.65
Overall Guilt Scale Coefficient Alpha	.83

*Notes reversed scored items.

The data indicated that the dimensionso were related. As shown in Table VIII, the correlations of each dimension ranged from a low .25 for the dimensions of health guilt and moral guilt to a high of .40 for both pairs of social responsibility guilt and financial guilt and for social responsibility guilt and moral guilt.

TABLE VIII

CORRELATION ANALYSIS GUILT SCALE DIMENSIONS

	FG	HG	MG	SG	TG
Financial Guilt (FG)	1.00	--	--	--	--
Health Guilt (HG)	.36	1.00	--	--	--
Moral Guilt (MG)	.31	.25	1.00	--	--
Social Responsibility Guilt (SG)	.40	.39	.40	1.00	--
Total Guilt	.73	.70	.68	.76	1.00

Due to the interdependency of the dimensions, an oblique method was used in the factor analysis. Utilizing an eigenvalue equal to one, the data revealed a seven factor solution that accounted for 15.38 percent of the variance (see Table IX). The first factor contained five out of the

TABLE IX

FACTOR ANALYSIS CONSUMER GUILT SCALE
FACTOR STRUCTURE (CORRELATIONS)

Factor 1	Factor 2	Factor 3	Factor 4
H1 .81	M1 .73	S2 .70	F2 .74
H2 .61	M2 .75	S5 .80	F7 .80
H3 .78	M3 .69	S7 .75	M6 .45
H5 .69	M4 .69	S8 .56	S6 .63
H6 .84	M5 .67		

Factor 5	Factor 6	Factor 7
F1 .52	F5 .59	H4 .71
F3 .65	S9 .72	S3 .40
F4 .59	F9 .72	
F6 .49		
F8 .68		

Rotation Method = Promax

Total Variance Explained = 55%

six items designed to assess health guilt. The item that failed to load read, "I feel guilty if I do not have a yearly examination." The second factor consisted of five out of the six items developed to measure moral guilt. The item that did not load was a statement that read, "I do not take drugs because I have been taught that it is wrong." It may be that subjects were associating stronger reasons for abstinence of drugs such as the legalities or physical danger associated with its consumption. The third factor consisted of four of the seven social responsibility guilt items. Three of these items all were associated with guilt as it relates to making contributions to those worse off than the subject.

Factor four contained four items: two financial, one moral and one social responsibility. The financial items both related to guilt associated with poor savings habits (managing finances and savings). The moral item dealt with issues of drugs and the social responsibility measure examined guilt that resulted from spending an insufficient amount of time with one's family. The fifth factor contained five out of the nine financial guilt items. Two more of the financial guilt items loaded on factor six along with one social responsibility item. The two financial guilt items related guilt due to: (1) the purchase of luxury goods and (2) limited search shopping. The social responsibility item assessed guilt associated with not buying American made goods. The final factor had two loadings. One item was a

measure of health guilt (not having a yearly examination) and the other item was a measure of social responsibility (failure to bring back a gift to a friend or loved one from a vacation).

Although a seven factor solution resulted when an eigenvalue equal to one was used as the cut-off point, a scree plot of the eigenvalues showed a plateau in the additional variance explained after the fourth factor. Specifically, factor four explained an additional 4.4 percent of the variance while factors five and six contributed approximately the same amount of variance, 4.1 percent and 3.5 percent, respectively.

When a four factor solution was forced, only four items failed to load under the appropriate dimensions (see Table X). Factor one loaded with all of the six original measures of health guilt. Factor loadings ranged from .27 to .84. Factor two consisted of five out of seven social responsibility guilt items and two of the financial guilt measures (guilt due to not saving enough money and not managing finances better). The factor loadings were moderately strong ranging from .46 to .66.

The third factor contained all six of the moral guilt items. Factor loadings were strong as items ranged from .40 to .73. Finally, the fourth factor listed seven out of the nine items for financial guilt and two of the social

TABLE X

FACTOR ANALYSIS CONSUMER GUILT SCALE
FORCED FOUR FACTOR SOLUTION FACTOR
STRUCTURE (CORRELATIONS)

	Factor 1	Factor 2	Factor 3	Factor 4
F1	.41	.38	.20	**.45**
**F2	.26	**.52**	.04	.01
F3	.04	.02	.02	**.52**
*F4	.02	.19	.23	**.38**
F5	.07	.08	.12	**.62**
F6	.36	.34	.36	**.51**
**F7	.19	**.59**	.19	.16
F8	.17	.18	.22	**.56**
F9	.25	.17	.03	**.58**
H1	**.81**	.23	.20	.24
H2	**.59**	.23	.09	.06
H3	**.78**	.28	.13	.26
*H4	**.27**	.20	.12	.21
H5	**.70**	.26	.18	.05
H6	**.84**	.24	.23	.29
M1	.11	.27	**.70**	.32
M2	.25	.46	**.73**	.16
M3	.12	.06	**.68**	.12
M4	.22	.24	**.69**	.12
M5	.14	.06	**.68**	.10
M6	.12	.25	**.40**	.03
S2	.26	**.63**	.36	.28
S3	.18	**.46**	.14	.11
S5	.19	**.66**	.12	.24
S6	.12	**.62**	.20	.01
S7	.29	**.66**	.32	.26
**S8	.17	.34	.07	**.41**
*S9	.16	.10	.13	**.38**

Rotation Method = Promax

Total Variance Explained = 35%

*Indicates item deleted due to factor loading < .40.

**Indicates item deleted due to lack of face validity.

Note: Total variance explained with items deleted = 45%.

responsibility items. The two financial items that had been omitted were those that had loaded in factor two. The two social responsibility items that did not have their highest loadings on the appropriate dimension dealt with guilt associated with failure to conserve the environment and to purchase American made products. The factor loadings ranged from .38 to 62. The four factor solution accounted for 35% of the variance.

Given the results of the factor analysis, six items were deleted from the 28 item scale. These items were deleted using two criteria. First, items had to have a minimum factor loading of .40. Using this criteria, items F4, H4 and S9 were eliminated as their highest factor loadings were .38, .27, and .38, respectively. The second criteria used in specifying the scale was that the items had to show evidence of face validity with the identified dimension. Because items F2, F7, and S8 loaded on the inappropriate a priori dimensions, these items were discarded.

The Final Consumer Guilt Scale. The findings from the scale purification procedures and the confirmatory factor analysis resulted in a four dimension scale assessed by 22 items. As shown in Table XI, the reliability of each of the four dimensions, financial guilt, health guilt, moral guilt, and social responsibility guilt were .63, .81, .74, and .69, respectively. The coefficient alpha for the overall consumer guilt scale was .82.

Discriminant Validity

Discriminant validity was assessed by comparing correlations of consumer guilt with the constructs of social desirability and fear. Coefficient alphas were also computed to check for internal reliabilities of the social desirability and fear scales. The coefficient alphas for the scales were .70 and .89, respectively. The results of the correlation analysis are shown in Table XII.

The data revealed a correlation between the overall guilt scale and social desirability or $r = .06$ ($p > .18$). Individual dimensions of the guilt scale showed likewise low correlations ranging from a low of .01 ($p > .47$) for financial guilt and social desirability to a high of .08 ($p > .11$) for social responsibility and social desirability. Thus, the measure of consumer guilt appears to be measuring individual levels of guilt as opposed to merely socially desirable responses.

Reported Consumer Guilt

The last part of this chapter presents the reported levels of consumer buying guilt among the subjects. First, the findings will be reported for the total sample according to the respective dimensions and for the overall guilt scale. The final part of this section reports the levels of consumer guilt based on differences in gender.

TABLE XI

FINAL CONSUMER GUILT SCALE
ITEM-TO-TOTAL CORRELATIONS
AND COEFFICIENT ALPHAS

	Item-to-Total Correlations	
Financial Guilt		
F1	.63	
F3	.52	
F5	.59	
F6	.64	
F8	.59	
F9	.56	
Coefficient Alpha		.62
Health Guilt		
H1	.71	
H2	.61	
H3	.64	
H5	.74	
H6	.82	
Coefficient Alpha		.81
Moral Guilt		
M1	.72	
M2	.76	
M3	.63	
M4	.70	
M5	.64	
M6	.52	
Coefficient Alpha		.74
Social Responsibility		
S2	.74	
S3	.60	
S5	.72	
S6	.53	
S7	.74	
Coefficient Alpha	.69	
TOTAL GUILT COEFFICIENT ALPHA		.82

TABLE XII

CONSUMER GUILT, SOCIAL DESIRABILITY, AND FEAR
CORRELATION ANALYSIS

	SD	F	TG	FG	HG	MG	SG
Social Desirability (SD)	1.00						
Fear (F)	-.17	1.00					
Total Guilt (TG)	.06	.28	1.00				
Financial Guilt (FG)	.02	.27	.68	1.00			
Health Guilt (HG)	.01	.17	.71	.27	1.00		
Moral Guilt (MG)	.06	.16	.71	.27	.25	1.00	
Social Responsibility Guilt (SG)	.08	.18	.66	.31	.33	.37	1.00

The correlation between fear and guilt was .28
($p < .001$) indicating some similarity between the two
individual measures. The individual dimension most highly
correlated with fear was financial guilt with a correlation
of .27 ($p < .001$). Although the correlations between fear
and the various diminsions of consumer guilt were
significant, it should be noted that these correlations were
not higher than those between the dimensions. Thus the
analysis shows reasonable evidence of discriminant validity
between consumer guilt and the constructs of social
desirability and fear.

Financial Guilt

The financial guilt dimension consisted of six items. Utilizing seven-point Likert statements for all guilt items, possible subject scores ranged from one to seven for individual items and nine to 42 for the total financial guilt score. Data was recorded so that higher scores represented greater levels of guilt.

As shown in Table XIII, the mean score for the total financial guilt dimension was 23.98 with a standard deviation of 5.91. The mean average score for the dimension was 4.00 with average minimum and maximum scores of 2.98 and 4.72. The financial guilt item that yielded the strongest level of agreement read, "I sometime feel guilty if I buy a product I really don't need." The mean score for this item was 4.72 and had a variance of 1.74.

The lowest scoring item was item F3 which read, "I do not feel bad about making purchases that are viewed by some people as extravagant." The mean for this item was 2.98 and had a standard deviation of 1.59.

TABLE XIII

MEAN SCORES: FINANCIAL GUILT

	Mean	Standard Deviation
F1	4.72	1.74
F3	2.98	1.59
F5	4.22	1.76
F6	3.98	1.77
F8	3.38	1.55
F9	4.20	1.60
Total	23.99	5.91
N = 285		

Note: Items were scored using a seven-point Likert scale.
Total FG scores rangesd from 6 to 42 with higher
scores indicating greater levels of guilt.

Health Guilt

The dimension of health guilt consisted of five seven-
point Likert statements. Thus, the possible score for each
item ranged from one to seven and the possible score for the
total dimension ranged from five to 35. The mean score for
the total health guilt dimension was 22.85 with a standard
deviation of 7.08 (see Table XIV). The total health score

average was 4.57 with an average minimum value of 4.21 and maximum value of 5.30. The health items that received the highest level of agreement was H2. The item read, "I am disappointed in myself when I do not exercise regularly."

TABLE XIV

MEAN SCORES: HEALTH GUILT

	Mean	Standard Deviation
H1	4.28	1.83
H2	5.30	1.62
H3	4.22	1.76
H5	4.81	1.86
H6	4.24	1.67
Total	22.85	6.61
N = 285		

Note: Items were scored using a seven-point Likert scale. Total HG scores ranged from 5 to 35 with higher scores indicating greater levels of guilt.

Moral Guilt

There were six items developed to assess the dimension of moral guilt. Therefore, item scores could range from a low of one to a high of six and total dimension scores from a low of six to a high of 42. The mean for the overall moral

guilt dimension was 27.46 with a standard deviation of 7.02 (see Table XV). Item means for the dimension ranged from 4.08 to 5.46. The total average moral guilt score was 4.58 with an average minimum and maximum value of 4.07 and 5.06, respectively. Item M6 yielded the highest agreement with a mean response of 5.46 and a standard deviation of 1.83. The item read, "I would not take drugs because I've been taught that it is wrong." The lowest level of guilt was associated with item M1 that stated, "I will not buy products that are against my religious beliefs."

Social Responsibility Guilt

The last dimension of consumer guilt tested was social responsibility guilt. This dimension was composed of five items. Total item scores ranged from a possible low of one to a high of seven. Total possible social responsibility guilt scores ranged from five to 35. The mean score for the total social responsibility dimension was 24.35 with a standard deviation of 4.57 (see Table XVI). The average total social responsibility guilt score was 4.87 with average minimum and maximum values of 4.57 and 5.86, respectively.

The item means of the dimension ranged from 4.00 to 5.87. The item that received the highest level of agreement was S6. This item captured guilt and resulted from not being able to spend enough time with loved ones. The second

TABLE XV

MEAN SCORES: MORAL GUILT

	Mean	Standard Deviation
M1	4.08	1.86
M2	4.90	1.70
M3	4.52	1.64
M4	4.22	1.85
M5	4.28	1.73
M6	5.46	1.83
Total	27.46	7.02

N = 285

Note: Items were scored using a seven-point Likert scale. Total posible MG scores ranged from 6 to 42 with higher scores indicating greater levels of guilt.

TABLE XVI

MEAN SCORES: SOCIAL RESPONSIBILITY GUILT

	Mean	Standard Deviation
S2	4.00	1.53
S3	4.89	1.49
S5	4.71	1.38
S6	5.87	1.11
S7	4.88	1.30
Total	24.35	4.57

N = 285

Note: Items were scored using seven-point Likert scales. Total possible SG scores ranged from 5 to 35 with higher scores indicating greater levels of guilt.

highest scoring item (4.89) read, "If I went on vacation, I would feel bad if I didn't bring back something for my friend (family)." Although both of these items are measures of social responsibility guilt that result from possibly hurting someone relatively close to the subject, it should be noted that item S7 yielded only a slightly lower mean response 4.88. This statement read, "I feel guilty if I fail to help those in need . . ."

Total Guilt Scale

The total guilt scale was composed of 22 items. Possible scores could fall between 22 and 154. The overall mean score for the consumer quilt scale was 98.66 with a standard deviation of 16.70. The average overall guilt score was 4.48.

Gender Differences

A separate analysis of mean scores was conducted to determine whether differences existed in the reported levels of consumer guilt and gender. The findings are shown in Table XVII.

Males reported a slightly lower mean score than females for all four dimensions and the total overall guilt score. Males had an average score of 23.67 for financial guilt while females reported an average score of 24.38. Financial guilt scores could range from a minimum value of six to a maximum

of 42. Scores for health guilt were 22.38 and 23.40 for males and females respectively. Possible total health scores ranged from five to 35. Moral guilt scores were 26.43 for males and 28.71 for females. Moral guilt scores ranged from a possible score of six to 42. Social responsibility guilt averages were 23.70 and 25.17 for males and females, respectively. This compares to a possible range of five to 35 for the dimension. Males reported an overall total guilt score of 96.20 compared to an average of 101.68 for females. The possible scores ranged from a low of 22 to a high of 154. Thus, females tended to indicate slightly higher levels of overall consumer guilt (4.62) than males (4.37).

TABLE XVII

MEAN SCORES OF CONSUMER GUILT BY GENDER

	Male	Female
Financial Guilt	22.67	24.38
Health Guilt	22.38	23.40
Moral Guilt	26.43	28.71
Social Responsibility	23.70	25.17
Total Guilt	96.20	101.68
	N = 157	N = 128

Summary

In summary, a scale to assess individual levels of consumer guilt was developed. The results show evidence of internal reliability with coefficient alphas of .62, .81, .74 and .63 for the dimensions of financial guilt, health guilt, moral guilt and social responsibility guilt, respectively. The coefficient alpha for the overall consumer guilt scale was .82. The factor analysis provided some support for the four a priori dimensions.

Discriminant validity was found when assessing correlations between guilt and social desirability. A low, but significant, correlation existed between guilt and fear. However, correlations between fear and guilt were lower than correlations between the guilt dimension with the exception of the correlation between health guilt and moral guilt.

The results also suggested that individuals may experience significant amounts of consumer guilt and that females may experience guilt slightly more than males. The next chapter will examine the predictive validity of the scale. In this context, the question will be asked if whether the guilt scale can be used to predict buyer behavior and attitudes.

CHAPTER V

PREDICTIVE VALIDITY

The second phase of the research was designed to investigate the predictive validity of one dimension of the consumer guilt scale--social responsibility guilt. Predictive validity can be analyzed by assessing whether those who have high/low social responsibility guilt will respond differently to requests for aid to the homeless as well as to guilt and non-guilt types of advertisements. Due to the novelty of the construct coupled with the uncertainty of the predictive capability of emotions of guilt, this phase of the research is intended to be exploratory in nature.

Section one of the chapter discusses the methodology that was used to test the predictive validity of the consumer guilt scale. The second section presents the procedure and the results of the pretest of the type of advertising stimuli. The section also describes the final advertisements that are used in the experiment. The third section focuses on the specific hypotheses that are tested. Section four describes the procedure that was used in the experiment. The findings of the analysis are reported in section five. The final section presents a brief summary of the results.

Methodology

The predictive validity of the consumer guilt scale was examined by running an experiment. In the experiment, one dimension of the consumer guilt scale was tested. The dimension selected for the experiment was social responsibility guilt. Social responsibility guilt was selected for three primary reasons. First, the results of the data collected in the scale development phase of the study showed a relatively wide degree of individual differences in social responsibility guilt among the subjects. Therefore, it was hoped that the wide variation in guilt would allow for a better test of differences between the dependent variables and the levels of social responsibility guilt. Second, previous studies examining the ability to arouse guilt, such as that conducted by Ghingold and Bozinoff (1981), used issues that would be classified under this dimension. And third, after the discussions with advertising executives on the ability to create guilt arousing advertisements, it was suggested that it might be more effective to use a social responsibility issue.

In testing for the predictive validity of the dimension the procedure required a two-step data collection process. The first step involved collecting subject scores for the social responsibility scale. Approximately 140 undergraduate students participated in the initial data gathering process.

The students completed the questionnaire in the first week of summer session during regular class time.

The second phase of the data collection occurred approximately four weeks later when subjects were exposed to one of two print advertisements followed by a number of attitudinal and behavioral measures. One advertisement used a guilt appeal in asking for aid for the homeless of Oklahoma. The second advertisement was a control advertisement that used a straightforward informational appeal.

Research Design

The study employed a 2 X 2 full factorial between subjects design (see Figure 2). The independent variables consisted of a blocking variable--two levels of social responsibility guilt (high and low) and two types of print advertisements (guilt appeal and straightforward informational message).

Social Responsibility Guilt. The social responsibility guilt scale consisted of five seven-point Likert statements anchored by strongly agree and strongly disagree.

Possible total scores ranged from five to 35 with higher scores indicating greater levels of social responsibility guilt. The two levels of social responsibility guilt were

Type of Advertisement

	Guilt Appeal	Control Ad
High Guilt		
Low Guilt		

Figure 2. Research Design 2 X 2

determined by calculating the subjects total social
responsibility score and dividing the scores into thirds.
The upper third constituted the high guilt level and the
lower third the low guilt level. This approach is used
frequently in personality research in order to obtain maximal
differences between those classified as high or low on the
personality variable.

Type of Advertisements. Two types of print
advertisements were created. One advertisement used a guilt
appeal while the second ad used a straightforward
informational message. Both advertisements were
approximately the same in length, design and layout. The
specific design and content of the advertisements are
discussed in further detail as part of the pretest section.

Dependent Variables. The dependent variables consisted
of the following measures: (1) behavioral intentions, (2)
aroused guilt, and (3) attitudes toward the advertisement
(see Appendix I). Behavioral intentions were assessed by
asking subjects to indicate levels of agreement (seven-point
Likert statements) with intentions to: (1) seek additional
information, (2) donate time, (3) give clothing, (4) give
food and (5) make a monetary donation. The measure of
aroused guilt, consisted of four seven-point Likert
statements anchored by strongly agree and strongly disagree.
For example, one item read, "The ad makes me feel partly

responsible for the future of the homeless." Similar statements referred to the individuals state of clear conscious, guilt and regret. These measures where also used as manipulation checks in the pretest of the advertisements. The items were adopted and modified from the Ghingold and Bozinoff study (1981). Measures of attitudes toward the advertisement consisted of seven-point semantic differential scales for both affective and cognitive feelings (i.e., pleasant, unpleasant, meaningful and meaningless). The multiple attitudinal measures have been adapted from Well's Reaction Profile (1964).

Other Measures. In order to assess the possible influence of other variables, a number of measures were taken and used as covariates in the final analysis (see Appendix J). Because the advertisement for the homeless provided students with the name, address and phone number of a local shelter, a question was asked to determine if the subjects had previous knowledge of the shelter's existence. However, it should be noted that the shelter had just recently opened (less than six months) and thus, it is believed that few, if any, subjects would have any knowledge of its existence. Other covariate measures included whether the subject had ever given aid to the homeless, the subject's political position, and the subject's degree of religiosity.

In addition to the covariate measures listed above, measures of mood, involvement and beliefs toward the homeless were also collected (see Appendix J). Given the type of emotional appeal being used, it is possible that different moods and levels of involvement could be aroused as well as different beliefs regarding the homeless. However, because issues of mood, involvement and beliefs are not the primary focus of the paper these three measures were designed to be used as exploratory dependent variables. The mood scale consists of 20 kinds of moods, 10 positive and 10 negative (Watson, Clark and Tellegen, 1988). The subjects were asked to indicate the level at which they currently were experiencing that mood. The levels ranged from very slightly (1) to extremely (5). The involvement scale consisted of 20 semantic differential items using a seven-point scale. The scale came from Zaichowsky's (1985) research on developing an involvement scale. The final exploratory variable, beliefs about the homeless, consisted of two seven-point Likert statements anchored by strongly agree and strongly disagree. One statement suggested that individuals do not have an obligation to provide assistance to the homeless while the second measure stated that the homeless are individuals who do not want to support themselves.

Pretest of Advertisements

Two advertisements were created to test the predictive validity of the social responsibility dimension of the guilt scale. One advertisement used a guilt appeal in an attempt to persuade student subjects to give to the homeless. The second advertisement used a straightforward informational message.

Two pretests of the advertisements were conducted to check for the appropriate manipulation of the type of appeal used. Aroused guilt was measured using the modified guilt arousal scale from the Ghingold and Bozinoff (1981) study that was described in the dependent variable section of this chapter.

The first pretest used secretaries at Oklahoma State University. Subjects were shown the advertisement on an individual basis and asked to read the copy and look at a rough composition of one of the advertisements. Twenty-two subjects were sampled resulting in 20 usable questionnaires. An ANOVA was conducted and significant differences were found in three of the five measures at a $p < .05$ level (see Table XVIII).

In order to strengthen the manipulation, the advertisements were modified and a second pretest administered using 35 student subjects. In addition, a second advertisement using a guilt appeal was added to see if

it might elicit stronger feelings of guilt. Students were given one of three advertisements (two guilt appeal and one straightforward advertisements) and asked to read the copy and visualize the photo that would be used (see Appendices K-M). The last page of the packet contained the four questions designed to assess the appropriate manipulation.

TABLE XVIII

FIRST PRETEST OF ADVERTISEMENTS: MEAN SCORES

	Guilt Ad	Control Ad	P Value
Responsible	5.72	4.08	< .04
Clear Conscious	5.10	4.25	< .08
Regret	4.89	4.42	< .37
Guilt	5.44	3.75	< .01
Total Aroused Guilt	21.15	16.50	< .02
	N = 9	N = 11	

Note: Seven-point Likert scales were used with higher scores indicating greater levels of guilt.

The results of the second pretest yielded no significant differences among the advertisements. The results are reported in Table XIX.

TABLE XIX

SECOND PRETEST OF ADVERTISEMENTS: MEAN SCORES

	Guilt Ad I	Guilt Ad II	Control Ad	P Value
Responsible	3.18	3.83	4.25	> .34
Clear Conscious	3.35	3.58	3.33	> .91
Regret	3.55	3.17	2.83	> .60
Guilt	3.64	3.17	2.92	> .64
Total Aroused Guilt	13.72	13.75	13.33	> .99
	N = 12	N = 12	N = 11	

Note: Items were scored using a seven-point Likert scale
       with higher scores indicating greater levels of
       guilt.

While the advertisements in the second pretest did not show differences in the types of appeals used, it is believed that the measures were confounded by two major problems. One problem may have been that the measures were affected by the subject's own individual level of guilt. In this context, subjects low in guilt may not be susceptible to arousal of guilt toward the homeless regardless of the type of appeal used. Similarly, it is also possible that those subjects high in individual guilt will indicate experiencing high levels of guilt arousal even when they are exposed to the control ad just by the nature of the issue. A second problem of the pretest could be the use of advertisements that were not in final form. In the second pretest, rough compositions

were not provided and subjects were asked to simply visualize
the particular photo or illustration that was described
underneath the copy. Given these problems, it is believed
that the manipulations would be stronger in the actual
experiment, because the advertisements would be in final form
with appropriate illustrations. Further, because individual
levels of guilt would be used as a blocking variable in the
experiment, differences resulting from this variable could be
examined.

The Final Advertisements

Given the results of the two pretests, the two
advertisements were modified again before the final
experiment. The guilt appeal used the photo of a helpless
mother and two children (see Figure 3). The headline read,
"Will You Turn Your Back On The Homeless?" The objective of
the first paragraph in the advertisement was to elicit
feelings of guilt. The first line of copy asked the subject,
"what kind of person would turn their back on someone who had
lost their job and home?" Next, the ad invokes the guilt
norm by stating the learned value of helping people in need.
The copy then implies that people sometimes forget their
values and develops the connection between those in need and
the homeless. Specifically, the copy reads, "Sure, helping
people is the right thing to do. But sometimes people forget
their values and the homeless." The paragraph concludes by

WILL YOU TURN YOUR BACK ON THE HOMELESS?

Would you help a neighbor or friend who had lost their job and home? Sure, helping people in need is the right thing to do. But sometimes, people forget their values and the homeless. What kind of person would just stand there while a homeless family goes hungry? -

Today, there are over 50,000 families and individuals here in Oklahoma who are in need of food, shelter, clothing, counseling, and medical care. And the numbers are expected to rise another 10% by 1990.

Last year, temporary assistance shelters provided the homeless of Oklahoma with a place they could turn to. This year, the need is even greater. Help support your local shelter for the homeless. Call today to find out how you can make a difference.

MISSION OF HOPE SHELTER
1804 S. Perkins,
Stillwater, OK 74074
377-3469

Figure 3. Guilt Appeal

implying that if the reader doesn't engage in some positive behavior, then feelings of guilt should result.

The second and third paragraphs are identical to the last two paragraphs of the control advertisement. The second paragraph gives information regarding the number of homeless in Oklahoma while the last paragraph requests the reader to help the homeless.

The control advertisement is approximately identical to the guilt appeal in terms of copy length (three paragraphs each, 14 lines of copy in the guilt ad and 13 lines in the straightforward informational ad), design and layout (see Figure 4). The headline reads, "Do You Know The Facts About The Homeless?" The type of appeal used is a straightforward message. The illustration that was used is a graph that depicts an increase in the number of homeless over time. The headline and first line of copy begins like that used in the first paragraph of the guilt appeal by asking the reader a question. The copy suggests the reality of the problem and notes the true reality of the problem for those that have lost their jobs and home. As mentioned above, the last two paragraphs of the advertisement are identical to the closing paragraphs of the guilt appeal. Both advertisements also have the name, address and phone number of a local shelter for the homeless.

DO YOU KNOW THE FACTS ABOUT THE HOMELESS?

60,000

55,000

50,000

45,000

40,000

35,000

1987   1988   1989   1990

Do you know the facts about the homeless? The facts are real. So is the problem. And for these people who have lost their jobs and homes, it's becoming more real every day.

Today, there are over 50,000 families and individuals here in Oklahoma who are in need of food, shelter, clothing, counseling, and medical care. And the numbers are expected to rise another 10% by 1990.

Last year, temporary assistance shelters provided the homeless of Oklahoma with a place they could turn to. This year, the need is even greater. Help support your local shelter for the homeless. Call today to find out how you can make a difference.

MISSION OF HOPE SHELTER
1804 S. Perkins,
Stillwater, OK 74074
377-3469

Figure 4. Straightforward Informational Advertisement

Hypotheses

As stated earlier, the main objective of the experiment was to test the predictive validity of the social responsibility dimension of the consumer guilt scale. The hypothesized dependent variables in question consist of: (1) behavioral intentions, (2) aroused guilt elicited from the advertisement, and (3) two measures of attitudes toward the advertisement (affective and cognitive).

From a predictive standpoint, it is anticipated that one's level of individual social responsibility guilt (SRG) will influence the:

1. Ability for a stimuli to arouse guilt
2. Attitudes toward the advertising stimuli
3. Attitudes toward the product
4. Behavioral intentions of the subject

In this context, it is believed that individuals with higher levels of social responsibility guilt will have greater levels of aroused guilt when exposed to the advertisement for the homeless than those low in social responsibility guilt (SRG). The higher levels of aroused guilt may in turn, influence the subjects attitudes toward the stimuli, attitudes toward the product and consequently, behavioral intentions. More specifically, it is believed that individuals high is SRG will have different attitudes toward the stimuli than those low in SRG. For example, the high guilt individual may experience lower affective and higher cognitive attitudes toward the advertisement than

those individuals low in guilt. The lower affective response from people high in guilt might be expected because the high guilt people will experience greater feelings of guilt which is a negative emotion. The negative feeling that is elicited from the advertisement may in turn result in less affect toward the advertisement. Greater cognitive responses toward the advertisement may result for those people high in SRG due to greater personal involvement with the product that stems from the relation between the arousal of guilt and its influence on the individual's self-esteem.

The individual's level of guilt may also influence their attitudes toward the product. In this context, it could be argued that people high in SRG may experience more favorable attitudes toward the product than those low in SRG. Although it might seem paradoxical that an individual who experienced unfavorable attitudes toward the advertisement would indicate a more positive favorable attitude toward the product, the explanation may be linked to a re-evaluation of the product's new perceived importance. In this context, in order to have aroused guilt in the individual, the advertiser would have had to link the products usage to the individual's value structure, thereby influencing the perceived importance of the product.

The final relationship expected to occur is the effect that one's individual level of guilt will have on behavioral intentions. As evidenced by the literature, guilt is

positively related to compliant behavior. Thus, it is expected that the greater the individual's level of SRG, the greater the behavioral tendency.

The following information outlines the specific hypotheses as they relate to the discussion provided above. In this context, four hypotheses will be presented.

One prerequisite of the effectiveness of guilt stimuli is the ability of that stimuli to arouse feelings of guilt. In this context, the first hypothesis states the necessary differences in effects that must be elicited from the two types of advertisements, the guilt message and the straightforward informational advertisement. Specifically, hypothesis one predicted a main effect for the type of message based on elicited levels of guilt arousal. The hypothesis reads as follows:

> H1: The guilt message will yield higher
> levels of guilt arousal than the
> straightforward informational message.

Although it is believed that the guilt appeal will be able to arouse significantly higher feelings of guilt than the control message, it is further suggested that one's level of SRG will influence the degree of guilt arousal experienced by the individual. Because those individuals low SRG are characterized by an inherent personality trait that depicts an inability to experience feelings of guilt, it is expected that these individuals will be less susceptible to messages

that attempt to arouse feelings of guilt than those people high in SRG. Thus, a second main effect is predicted to occur between levels of individual SRG and aroused guilt. Specifically, hypothesis two predicts that:

H2: Those individuals high in SRG will experience greater levels of aroused guilt than those people low in SRG.

Hypothesis three predicts another main effect for individual levels of SRG. In this context, behavioral intentions are expected to differ based on individual levels of SRG. The analogy parallels that provided in the explanation given for the expected results stated in hypothesis two. Because those individuals high in SRG are believed to be more susceptible to experiencing feelings of guilt, it is believed that those individuals high in SRG will exhibit greater levels of behavioral intentions toward the homeless. Hypothesis 3 reads as follows:

H3: Those individuals high in SRG will have greater behavioral intentions toward the homeless than those individuals low in social responsibility guilt.

The last hypothesis takes into account the possible interactions that might occur due to differences in both individual levels of SRG and type of message. Because one's level of guilt will effect the ability for the advertisement to arouse feelings of guilt, the overall effectiveness of the advertisements (i.e., behavior intentions, attitudes toward

the advertisement and attitudes toward the homeless as a cause) is expected to differ based on which type of advertisement the individual is exposed to (guilt appeal vs. straightforward informational message). Hypothesis 4 suggests that when examining the responses to the two types of advertisements based on level of SRG, an interaction will occur.

> H4: An interaction will occur between type of
> advertisement and level of SRG for
> measures of behavior intentions and
> attitudes toward the advertisement.

While an interaction is hypothesized to occur between type of appeal and level of SRG, the specific patterns involving the interactions are not given due to the uncertain nature of the results. Although predictions concerning the specific patterns are relatively straightforward for those individuals high in guilt, the pattern of results for those individuals low in SRG are less certain. For example, affect is expected to be lower for those people high in SRG when exposed to the guilt message versus the control message. In addition, it is also expected that for those individuals high in SRG, behavioral intentions and cognitive attitudes toward the advertisement will be greater when exposed to the guilt appeal. However, when examining the responses to the two types of advertisements for those individuals low in SRG, the pattern of results will vary based on which one of two alternative reactions occur. In one case, low guilt

individuals simply may not react to the guilt advertisement, resulting in no differential impact between the guilt message and the straightforward informational advertisements. Another possibility is that low SRG people will experience reactance when confronted with a guilt arousing advertisement. Consequently, the results may be a more negative reaction to the guilt appeal than the control advertisement among low SRG individuals.

Regardless of which of these patterns occur, one prediction can be made. The patterns of response for low SRG individuals is expected to differ from that of high SRG individuals. In addition, it should also be noted that while an interaction is expected to occur, the consequences of the interaction is not expected to supersede the occurrence of the main effect of levels of individual SRG.

Exploratory Variables

While no specific hypotheses have been stated regarding the relationship between types of advertisements, level of SRG and the other dependent measures of mood, involvement (i.e., involvement with the homeless as a cause) and beliefs concerning the homeless, it should be stated a priori that one might expect a positive relation between level of SRG and involvement and beliefs toward the homeless. Conversely, mood states may be more negative for those people high in guilt versus those low in SRG. However, because the major

focus of this paper is not on issues relating to mood and involvement, these constructs and ideas will only serve as exploratory measures.

Procedure

As stated earlier, the data collection process followed a two-step procedure. The first step involved gathering social responsibility scores from student subjects. The next step took place approximately four weeks later when the experiment was conducted. Because it was necessary for subjects to complete both phases of the data collection process, the final sample consisted of 95 subjects. It should be noted that 13 subjects were eliminated from the sample due to either incompletion of the questionnaire or because they were not American citizens.

Students were randomly assigned booklets containing one of the two print advertisements (see Appendix N). The cover asked the students to carefully read the advertisement on the next page and to answer the questions that followed. The third page of the packet contained the behavioral intention questions. Next, subjects were asked to indicate their attitudes toward the advertisement. The fourth page contained the measures of guilt arousal, beliefs toward the homeless, and the covariate measures including: awareness of the local shelter, previous donation to the homeless, political position and level of religious beliefs. Note that

covariate measures are normally taken prior to the manipulation. However, because these measures are relatively objective, it is unlikely that they would have influenced the results. Pages five and six contained measures of mood and involvement elicited from the advertisement. It should be noted that before completing the measures of mood and involvement, the subjects were asked to turn back to the advertisement on the second page and re-read the advertisement. This was done to help insure that the measures were a result of the type of appeal used. The last page of the packet asked for the student's name and sex. Before the subjects began to complete the questionnaire, the administrators emphasized that all names would be kept anonymous and would not be used for solicitation purposes. This information was printed also on the cover page of the packet and again on the last page.

Results

As mentioned earlier, a total of 95 subjects were used in the sample. The coefficient alpha for the SRG scale was equal to .77 with item to total correlations ranging from a low of .57 to a high of .79 (see Table XX). The mean scores of the subjects individual levels of SRG ranged from a low score of five to a high score of 32. The minimum and maximum potential scores for SRG scale ranged from five to 35 respectively, with higher scores indicating greater levels of

SRG. Blocking on high and low levels of SRG, only the upper and lower thirds of the sample scores were used. This procedure resulted in a sample consisting of 74 subjects, 38 subjects in the low level and 36 subjects in the high SRG category (see Table XXI).

TABLE XX

SOCIAL RESPONSIBILITY GUILT SCALE:
ITEM-TO-TOTAL CORRELATIONS

		Item-to-Total Correlations
S1	It bothers me if I fail to contribute to charities.	.79
S2	If I went on vacation, I would feel bad if I didn't bring back something for my friend (family).	.73
S3	I feel that I have a responsibility to contribute my time to those less fortunate than myself.	.78
S4	I regret not being able to spend more time with loved ones.	.57
S5	I feel guilty if I fail to help those in need by giving my time to them.	.73
	Coefficient Alpha	.77

TABLE XXI

FREQUENCIES OF SOCIAL RESPONSIBILITY GUILT SCORES

	SRGTOT	Frequency	Cummulative Frequency
	5	1	1
	8	1	2
	9	1	3
	13	2	5
	14	5	10
Low SRG	15	3	13
N = 38	17	9	22
	18	7	29
	19	2	31
	20	7	38
	25	7	45
	26	7	52
	27	4	56
High SRG	28	5	61
N = 36	29	6	67
	30	2	69
	31	4	73
	32	1	74

Note: Seven-point Likert scales were used with total
        possible scores ranging from 5 to 35.

Hypothesis One

The first hypothesis served as a prediction of the
appropriate emotional response elicited from the two types of
messages. Specifically, it stated that the guilt message
would arouse greater feelings of guilt than the
straightforward informational advertisement. While the
results supported the hypothesis, the mean differences in

guilt arousal were only mildly significant with p < .08. The overall guilt arousal response score averaged 13.98 for the guilt appeal compared to 11.68 for the straightforward informational advertisement (possible total scores ranged from a low of 4 to a high of 20 with higher totals indicating greater levels of aroused guilt).

As shown in Table XXII, when assessing guilt arousal based on the type of message viewed, only three out of the four items used to measure guilt arousal were significant (p < .10). The item that failed to discriminate between the two different types of message appeals stated that the advertisement made the individual feel somewhat responsible for the future of the homeless (p > .58). The reliability of the guilt arousal scale was .93 with item-to-total correlations ranging from .85 to .94 (see Table XXIII).

Hypothesis Two

Although the differences elicited in guilt arousal from the two message types were overall, only mildly significant, differences in guilt arousal levels were more evident when the emotional response scores were examined based on individual levels of SRG. In this context, when guilt arousal was analyzed based on level of SRG, all four items used to assess guilt arousal (responsibility, clear conscious, regret and guilt) were significant with p values less than .0003 (see Table XXII). As predicted in hypothesis

TABLE XXII

ANOVA FOR GUILT AROUSAL

	df	Type III SS	F Value	P Value
Responsibility				$R^2 = .18$
Guilt	1	48.39	14.42	.0003
Ad	1	1.03	.31	.58
Guilt*Ad	1	4.45	1.33	.25
Clear Conscious				$R^2 = .23$
Guilt	1	59.98	18.53	.0001
Ad	1	9.62	2.97	.09
Guilt*Ad	1	.25	.08	.78
Regret				$R^2 = .21$
Guilt	1	39.29	14.08	.0004
Ad	1	14.48	5.09	.03
Guilt*Ad	1	.29	.10	.75
Guilt				$R^2 = .25$
Guilt	1	62.73	20.49	.0001
Ad	1	10.37	3.39	.07
Guilt*Ad	1	.07	.02	.88
Total Arousal				$R^2 = .25$
Guilt	1	834.57	21.43	.0001
Ad	1	124.09	3.19	.08
Guilt*Ad	1	5.47	.14	.71

two, those individuals high in SRG reported experiencing higher levels of guilt arousal (16.17) than those people low in SRG (9.58) with p < .0001. It should also be noted that those individuals high in SRG who were exposed to the straight forward informational advertisement not only reported greater levels of aroused guilt than those people low in SRG who also viewed the straightforward informational message (14.65 vs. 8.50), but in addition, those people high is SRG and in control condition also reported greater levels of guilt arousal than those low in SRG and in the guilt message condition (14.65 vs. 10.55). Overall mean scores for guilt arousal based on levels of SRG and message type are depicted in Figure 5.

TABLE XXIII

ITEM-TO-ITEM CORRELATIONS FOR GUILT AROUSAL

	Item-to-Total Correlation
Responsible	.85
Clear Conscious	.92
Regret	.94
Guilt	.91
Coefficient Alpha	.93

Level of Social
Responsibility Guilt

	Low	High	
Guilt	10.55 N = 20	17.82 N = 17	13.89
Control	8.50 N = 18	14.65 N = 19	11.68
	9.58	16.17	

Type of Ad

Figure 5. Mean Scores of Overall Guilt Arousal

Hypothesis Three

The results of the study found support for hypothesis three. Specifically, there was a main effect found between levels of SRG and behavior intentions toward the homeless ($p < .0001$). As shown in Table XXIV, four out of the five measures of behavioral intentions were significant ($p < .05$). The only item that failed to differentiate between the two levels of guilt was the willingness to give clothes that the individual no longer wears ($p < .58$). The behavioral scale had a coefficient alpha of .66 with item-to-total correlations ranging from a low of .48 to a high of .77 (see Table XXV).

As illustrated in Figure 6, the results indicated a positive relationship between individual levels of SRG and behavioral intentions toward the homeless. Those individuals high in SRG had an overall mean score for behavioral intentions equal to 27.06 compared to a mean score of 22.29 for those people low in guilt.

Hypothesis Four

Hypothesis four predicted an interaction between type of advertisement and level of SRG for the measures of behavior intentions and attitudes toward the advertisement. As shown in Table XXVI, the data revealed no support for the hypothesis ($p > .10$). It should also be noted that no

TABLE XXIV

ANOVA FOR BEHAVIOR INTENTIONS

	df	Type III SS	F Value	P Value
B1--Seek Information				R^2 = .27
Guilt	1	37.92	20.91	.0001
Ad	1	1.49	.82	.37
Guilt*Ad	1	7.12	3.93	.05
B2--Spend Time				R^2 = .20
Guilt	1	36.31	14.39	.0003
Ad	1	.00	.00	.98
Guilt*Ad	1	7.02	2.78	.10
B3--Give Clothes				R^2 = .04
Guilt	1	.67	.30	.58
Ad	1	1.58	.72	.40
Guilt*Ad	1	3.99	1.81	.18
B4--Give Food				R^2 = .08
Guilt	1	10.32	4.57	.04
Ad	1	.11	.05	.82
Guilt*Ad	1	2.79	1.24	.27
B5--Donate Money				R^2 = .12
Guilt	1	17.31	6.29	.01
Ad	1	2.15	.78	.38
Guilt*Ad	1	6.09	2.22	.14
B--Total				R^2 = .21
Guilt	1	415.10	18.27	.0001
Ad	1	2.94	.13	.72
Guilt*Ad	1	10.09	.44	.51

TABLE XXV

ITEM-TO-ITEM TOTAL CORRELATIONS FOR
BEHAVIORAL INTENTIONS

	Item-to-Total Correlations
Seek Information	.69
Spend Time	.77
Give Clothes	.48
Give Food	.65
Donate Money	.66
Coefficient Alpha	.66

TABLE XXVI

ANOVA FOR ATTITUDES TOWARD THE ADVERTISEMENT

	df	Type III SS	F Value	P Value
Affect				R^2 = .08
Guilt	1	26.12	2.11	.15
Ad	1	25.69	2.08	.15
Guilt*Ad	1	16.15	1.30	.26
Cognitive				R^2 = .04
Guilt	1	28.58	1.50	.23
Ad	1	22.75	1.19	.28
Guilt*Ad	1	2.71	.41	.71
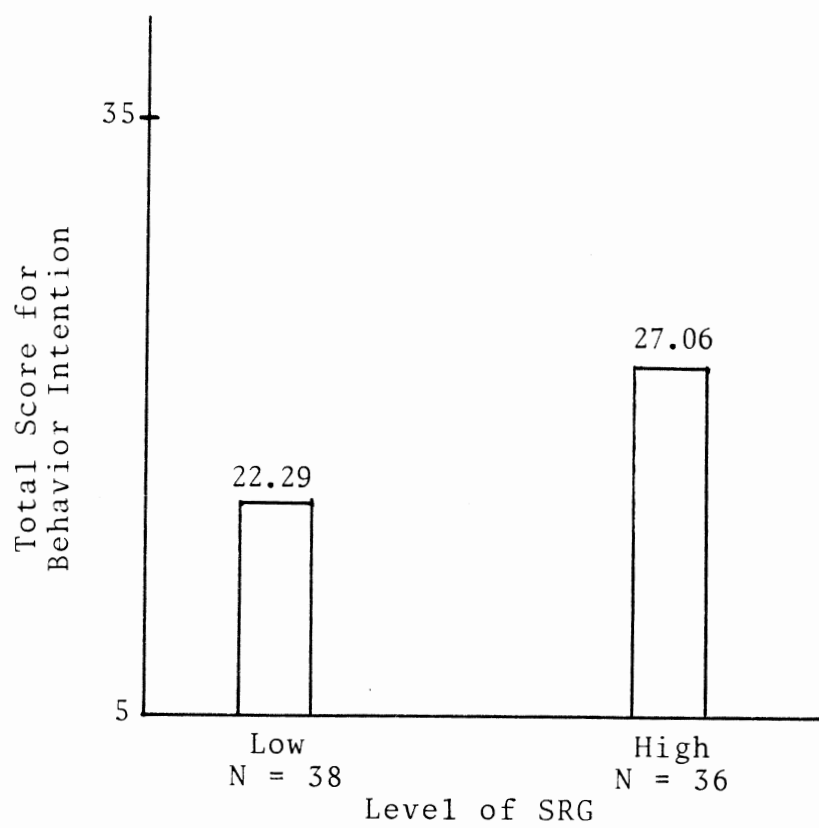
Figure 6. Overall Mean Scores of Behavior
Intentions for Levels of SRG

significant main effects occurred for the type of
advertisement used or level of SRG in relation to affective
and cognitive attitudes toward the advertisement. The
coefficient alphas for affective and cognitive attitudes
toward the advertisement were .51 and .71, respectively (see
Table XXVII). Item-to-total correlations for affect ranged
from .58 to .67 while scores for cognitive attitudes ranged
from .59 to .84.

TABLE XXVII

ITEM-TO-TOTAL CORRELATIONS FOR ATTITUDES
TOWARD THE ADVERTISEMENT

	Item-to-Total Correlations
Affect	
Pleasant	.64
Interesting	.58
Appealing	.67
Attractive	.66
Coefficient Alpha	.51
Cognitive	
Honest	.59
Meaningful	.84
Easy to Understand	.70
Convincing	.79
Coefficient Alpha	.71

Other Measures

In order to check for the possible influence of other variables, an analysis of covariance was conducted. Four measures were used as covariates: (1) awareness of the shelter, (2) previous donations to the homeless, (3) political position, and (4) religiosity.

The ANCOVA for behavioral intentions indicated no significant effects for the covariate measures (see Table XVIII). Similar to the results of the ANOVA, a main effect for level of SRG was found (p < .0002). The least square mean for those low in SRG was 22.43 compared to 26.95 for people high in SRG. Consequently, further support was found for hypothesis 3.

TABLE XXVIII

ANCOVA FOR BEHAVIOR INTENTIONS

	df	Type III SS	F Value	P Value
Guilt	1	352.52	15.55	.0002
Ad	1	2.94	.13	.72
Guilt*Ad	1	6.52	.29	.59
Awareness	1	42.17	1.86	.18
Given Aid	1	29.18	1.29	.26
Politics	1	40.93	1.80	.18
Religion	1	1.74	.08	.78

$R^2 = .26$

The ANCOVA for level of guilt arousal also revealed a significant effect for level of SRG (p < .0001) and a near significant effect for type of advertisement (p < .09) (see Table XXIX). The analysis showed only one significant covariate measure, political position (p < .05). The relationship between the two measures indicated that those individuals who self-reported a more liberal political position, tended to have greater levels of aroused guilt.

TABLE XXIX

ANCOVA FOR GUILT AROUSAL

	df	Type III SS	F Value	P Value
Guilt	1	756.46	19.81	.0001
Ad	1	110.87	2.90	.09
Guilt*Ad	1	43.59	1.14	.29
Awareness	1	24.60	.64	.43
Given Aid	1	13.10	.34	.56
Politics	1	154.14	4.04	.05
Religion	1	15.53	.41	.53

$R^2 = .31$

The least square means showed the same pattern that was predicted in hypotheses 1 and 2. The guilt advertisement yielded a greater level of guilt arousal (14.15) than the straightforward informational advertisement (11.68). In addition, those high in guilt also indicated experiencing higher levels of guilt (16.22) than those low in guilt (9.61).

Exploratory Dependent Variables. Three exploratory dependent measures were taken: (1) Mood--positive and negative, (2) Involvement and (3) Beliefs about the homeless. The following information briefly describes the findings of the ANOVA and ANCOVA.

As shown in Table XXX, the ANOVA for mood indicated a main effect for level of SRG for the positive dimension ($p < .04$) but not for the negative mood dimension. Specifically, the higher the level of guilt, the more positive the self-reported mood state. Mean scores for high and low levels of SRG were 21.92 and 18.58, respectively. The ANCOVA also yielded a significant effect for level of SRG ($p < .06$). As shown in Table XXXI, no significant effects were found for the covariate measures ($p < .10$). The coefficient alphas for the positive mood and negative mood scales were .86 and .81, respectively.

The ANOVA for involvement indicated a significant main effect for level of SRG ($p < .0008$) and evidence of an interaction between level of SRG and type of advertisement

TABLE XXX

ANOVA FOR MOOD

	df	Type III SS	F Value	P Value
		Positive Mood		R^2 = .06
Guilt	1	211.43	4.22	.04
Ad	1	15.28	.31	.58
Guilt*Ad	1	.13	.00	.96
		Negative Mood		R^2 = .04
Guilt	1	92.88	2.16	.15
Ad	1	34.25	.80	.38
Guilt*Ad	1	.05	.00	.97

TABLE XXXI

ANCOVA FOR POSITIVE MOOD

	df	Type III SS	F Value	P Value
Guilt	1	187.03	3.63	.06
Ad	1	13.43	.26	.61
Guilt*Ad	1	1.62	.03	.86
Awareness	1	41.98	.81	.37
Given Aid	1	15.06	.29	.59
Politics	1	64.52	1.25	.28
Religion	1	.09	.00	.97

R^2 = .20

(p < .06) (see Table XXXII). As shown in Figure 7, those individuals high in SRG indicated greater levels of involvement when exposed to the guilt advertisement (103.63 vs. 78.7) while, those people low in SRG reported higher levels of involvement when exposed to the straightforward informational advertisement (99.58 vs. 92.11). The coefficient alpha for the involvement scale was .96.

The ANCOVA for involvement also indicated a main effect for guilt (p < .003) and a slight significant effect for the interaction (p < .09) (see Table XXXIII). There was no evidence of significant effects for the four covariate measures. Figure 8 shows the least square means for involvement.

The last exploratory dependent variable consisted of beliefs about the homeless. While it was believed that individual levels of guilt and message type might affect the one's beliefs about the homeless, the ANOVA and ANCOVA yielded no significant results (p > .10). The coefficient alpha of the belief scale was .61.

<center>Summary</center>

In summary, the data revealed some evidence of the predictive ability of the social responsibility guilt scale. Supporting findings suggested that those individuals high in SRG reported greater: (1) levels of aroused guilt elicited by the advertising messages, (2) behavioral intentions toward

TABLE XXXII

ANOVA FOR INVOLVEMENT

	df	Type III SS	F Value	P Value
Guilt	1	4806.73	12.28	.0008
Ad	1	412.44	1.05	.31
Guilt*Ad	1	1388.98	3.55	.06

$R^2 = .20$

TABLE XXXIII

ANCOVA FOR INVOLVEMENT

	df	Type III SS	F Value	P Value
Guilt	1	3824.93	9.72	.003
Ad	1	384.68	.98	.33
Guilt*Ad	1	1157.72	2.96	.09
Awareness	1	577.20	1.47	.23
Given Aid	1	742.38	1.90	.17
Politics	1	551.71	1.41	.24
Religion	1	47.53	.12	.73

$R^2 = .24$
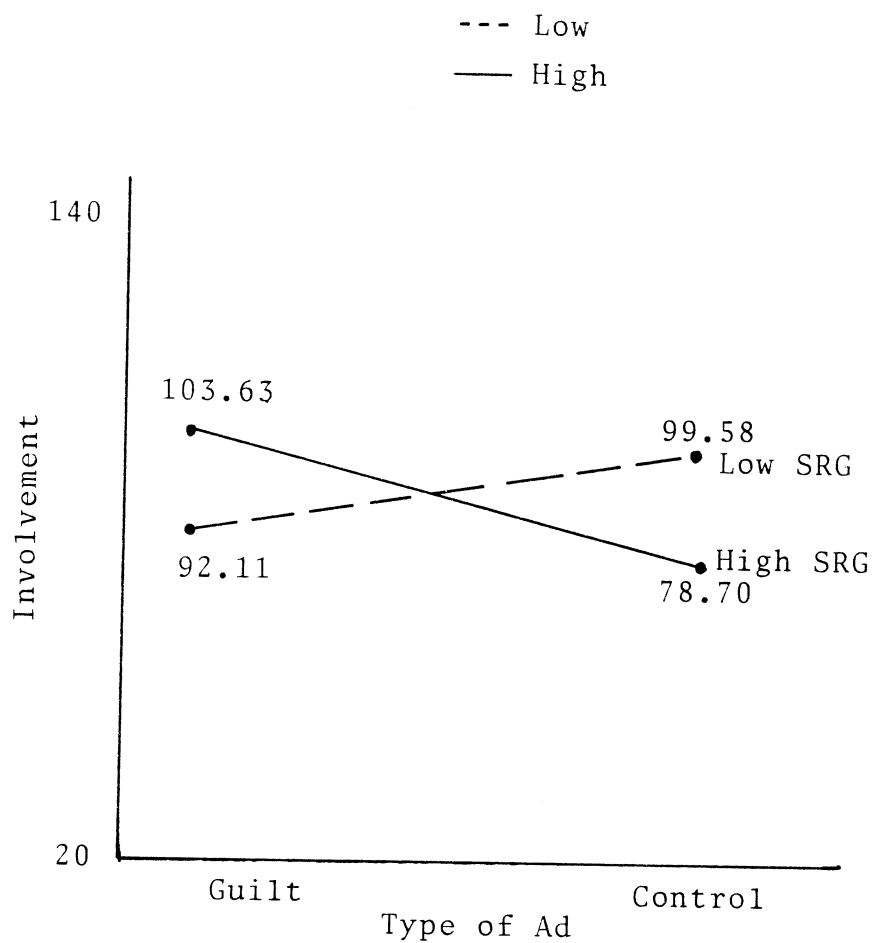
Figure 7. Interaction Between Ad Type and Level of
SRG for Involvement

Level of Guilt

	Low	High	
Guilt	78.74 N = 20	104.78 N = 17	91.76
Control	93.84 N = 18	99.56 N = 19	96.70
	86.29	102.17	

Type of Ad

Note: Possible scores ranged from a low of 20 to a high of 140 with higher scores indicating greater levels of involvement.

Figure 8. Least Square Means for Involvement

the homeless, (3) positive moods, and (4) levels of involvement than those people characterized by low levels of SRG. The next chapter provides a summary and conlusions of the study.

CHAPTER VI

SUMMARY AND CONCLUSIONS

This chapter discusses the findings of the research. It is divided into four major sections. The first section describes the consumer guilt construct. Included in this section is a definition of the construct, the identified dimensions, and reliability and discriminant validity findings as well as a discussion concerning the results. Section two discusses the predictive power of the social responsibility dimensions. The findings of the predictive validity stage are summarized along with possible explanations. The third section discusses future research that relates to the study of consumer guilt. Included in this section are suggestions for future research that offers an extension of the current study and new directions for investigating guilt in consumer decisions. The last section provides a brief summary of the research and highlights some of the contributions and implications that the study makes.

Consumer Guilt As A Construct

The present research served as an initial step in investigating the proposed construct of consumer guilt.

Consumer guilt is defined as a negative emotion that results from an anticipated or actual consumer decision that violates an individual's own internal values or norms thereby, resulting in a lowering of self-esteem.

The studies reported in the paper identified and confirmed four interdependent dimensions of consumer guilt: (1) financial guilt, (2) health guilt, (3) moral guilt, and (4) social responsibility guilt. Financial guilt is guilt associated with an anticipated or actual purchase decision that may be viewed as unnecessary or not easily justified. Health guilt is guilt that results from an anticipated or actual purchase decision that may be detrimental to one's physical well-being. The third dimension of consumer guilt is labeled moral guilt. This category would include guilt that results from an anticipated or actual purchase decision that violates one's moral or religious beliefs. The final dimension of consumer guilt is social responsibility guilt. This type of guilt is associated with an anticipated or actual purchase decision that violate one's perceived social obligations (i.e., charitable contributions, conserving the environment).

A total of 31 items was originally generated to assess the dimensions of the consumer guilt construct. Using a cut-off point of .40 for item-to-total correlations, two items were deleted. The data revealed evidence of reliability as coefficient alphas for the dimensions of financial guilt,

health guilt, moral guilt, and social responsibility guilt and for the overall consumer guilt scale were .63, .78, .74, .65, and .83, respectively.

A factor analysis was also conducted to see if the items loaded on their respective dimensions. The factor analysis yielded a seven-factor solution using an eigenvalue equal to one breaking down some of the social responsibility guilt items into more closely related items. Given the wide array of different types of social responsibility guilt items (i.e., conservation issues, gift buying, charitable contribution, family issues), the seven-factor solution was not that surprising, because the scale was originally developed to apply to a number of different consumer decisions. Consequently, a four-factor solution was forced. All but four items loaded the highest on the proper dimensions. Because these items failed to show evidence of face validity, they were dropped from the scale. In addition, two other items (one financial and one health) were discarded as these items failed to have factor loadings of at least .40. The results yielded a 22-item scale that showed good evidence of scale reliability with coefficient alphas of .62, .81, .74, .69, and .82 for the dimensions of financial guilt, health guilt, moral guilt, social responsibility guilt, and for the overall consumer guilt scale, respectively.

The scale also showed good evidence of discriminant validity. The consumer guilt scale was not significantly related to the measure of social desirability ($p > .10$), but, was significantly related to the fear scale ($p < .001$). However, it should be noted that the correlation between fear and the consumer guilt dimensions were lower than the correlations between the four consumer guilt dimensions thereby, providing support for discriminant validity of the construct.

Predictive Validity

The second phase of the study focused on examining the predictive power of one dimension of consumer guilt, social responsibility. The data supported three out of the four hypotheses. Two of these hypothesis provided good evidence of the predictive ability of the SRG scale, specifically, hypothesis two and three.

The first hypothesis predicted the intended emotional response elicited from the two advertising messages. In this context, the guilt message was found to elicit greater feelings of guilt than the straightforward message. However, the perceived differences were only mildly significant ($p < .08$).

Two possible explanations may exist for the inability to find strong support for differences in the guilt arousal elicited from the messages. One explanation is that guilt

may be a very hard emotion to stimulate via advertisements, especially from those individuals low in guilt. The data revealed some evidence that supports this explanation as guilt arousal was found to differ significantly based on levels of SRG. More specifically, the data supported hypothesis two providing evidence of predictive validity of the scale. Specifically, the data indicated that those individuals high in SRG were found to have experienced significantly higher guilt feelings than those people low in SRG regardless to which advertisement they were exposed. Conversely, those low in SRG simply did not express any feelings of guilt. This explanation is supported by the data which revealed mean guilt arousal scores of 14.65 for those high in SRG in the control condition compared to 10.55 for those low in SRG who were exposed to the guilt message. Thus, advertising practitioners may find that guilt is a difficult emotion to arouse in some individuals.

A second explanation for failure to find highly significant differences between the two types of messages could be due to the high guilt arousing responses from those individuals high in SRG. As noted above, these individuals indicated experiencing feelings of guilt regardless to which advertisement they were exposed. Thus, it is possible that a ceiling affect occurred due to the guilt provoking topic used in the advertisements. This explanation could also explain the failure to find interaction between message type and

level of SRG as they relate to differences in behavior,
attitudes toward the advertisement and product as was
predicted by hypothesis four. Consequently, future research
may be required in which less guilt provoking topics are
used.

Although there were no significant differences in
affective and cognitive attitudes toward the advertisements,
it is interesting to note that both high and low SRG
individuals reported less favorable attitudes toward the
guilt message than the straightforward informational appeal.
In addition, the direction of the measures support the
thought that guilt appeals may cause low SRG people to
experience reactance. In this context, the guilt appeal
yielded relatively lower levels of affect in comparison to
those high in guilt.

While the SRG scale was unable to predict differences in
attitudes toward the advertisement, further evidence of the
predictive ability of the scale was provided in relation to
differences in SRG levels and behavioral intentions toward
the homeless. As suggested in hypothesis three, the data
revealed a positive relationship between the level of SRG and
intended behavior. Specifically, those individuals high in
SRG indicated greater behavioral intentions toward the
homeless than those people low in SRG. It is also
interesting to note the directional differences that existed.
The data revealed that behavioral intentions were greater for

those high in SRG when exposed to the guilt message versus
the informational advertisement. In contrast, the guilt
appeal was less effective in stimulating behavior intentions
for those low in SRG. Thus, while a guilt appeal may be an
effective type of message to use, it may only be effective
for those who have an inherent characteristic to experience
guilt, as those who are not inclined to experience feelings
of guilt may experience reactance. Consequently, individuals
low in guilt may respond less favorable to the request as a
result of the negative reaction to the type of appeal used.

In addition to the above hypothesized relationships,
some exploratory measures were taken to see if differences
existed between levels of SRG and involvement, mood, and
beliefs toward the homeless. The results indicated evidence
of an interaction ($p < .06$) between level of SRG and type of
message for measures of subject involvement. Specifically,
the guilt appeal yielded higher levels of involvement for
those people high in SRG, while the straightforward
informational appeal evoked greater levels of involvement for
those low in SRG. This finding once again lends support to
the belief that guilt appeals may cause reactive responses to
those low in consumer guilt.

It was also believed that differences in mood might be
detected between levels of guilt and type of message. The
evidenced revealed a main effect for level of SRG with those
people high in guilt responding in a more positive mood than

those low in SRG. At first, one might expect that because
individuals high in SRG experienced greater feelings of
aroused guilt, they might also report less positive moods.
However, one possible explanation for this finding could be
due to an order effect in the measures. After subjects were
exposed to the advertisement, the first measure that was
assessed was behavioral intentions. Later in the
questionnaire, the subjects mood state was measured. Given
that those people high in SRG reported greater behavioral
intentions, this may have in fact contributed to the more
positive mood of those high in SRG. Future research is
required to assess this potential explanation.

The last exploratory variable investigated was beliefs
toward the homeless. Here, no significant effects were found
for either independent variable.

Future Research

A number of possible studies could be undertaken as
further investigation of consumer guilt. This section
discusses the potential future research stream that could
follow. The section is divided into suggested research
according to: (1) an extension of the current research and
(2) new directions for consumer guilt research.

Extensions of Current Research

One extension of the current research could focus on
examining the predictive validity for the other dimensions of
the consumer guilt scale. In this context, similar
experiments could be designed to investigate other behavioral
intentions and attitudes as they relate to situations
characterized by financial guilt, health guilt, and moral
guilt.

A second extension could investigate differences that
might exist as a result of the focus of the guilt. As
discussed in the chapter on conceptualizing consumer guilt,
the decision that leads to feeling or anticipated feelings of
guilt is perceived by the individual as having a negative
consequence. Depending on whom is adversely affected by the
decision, the decision-maker or someone else, the ability for
guilt to serve as a predictor may vary. Thus, research might
investigate the predictive nature of guilt or the role that
guilt plays as the focus of the negative consequence differs
(i.e., family versus society as a whole). This type of
research might provide an interesting extension in the area
of family decision-making.

Another extension of the current research could focus on
examining the relationship between guilt and mood. In this
study, mood served as an exploratory dependent variable that
was significantly related to the levels of SRG. The data
found that those people who were high in SRG reported greater

levels of positive mood than those people low in SRG. This finding is not necessarily what one may have expected. Because those individuals high in SRG experienced greater levels of guilt feelings it might have been thought that those high in SRG would also have experienced a less positive mood, given that guilt constitutes a negative emotion. It was suggested that one possible explanation for the failure to find a reverse relationship between level of SRG and mood state could be due to the fact that the mood measure was taken after the individual had responded to measures of behavioral intentions. Because those people high in SRG also tended to respond more favorably to providing aid the homeless, it might be that the tendency to indicate future help might ave influenced the respondents mood state thereby serving to make the individual feel better about himself/herself. Thus, future research could examine mood states as they relate to individual levels of guilt by focusing on measures taken before and after assessing behavior intentions.

Finally, it might also prove quite valuable for future research to extend the work of the present study by examining the convergent validity of the consumer guilt scale. As was noted in Chapter IV, one of the weaknesses of the current study was the failure to assess convergent validity of the construct. Given time and money constraints, coupled with problems of student fatigue and the difficulty of finding

maximally different methods to administer, the author elected to not try and assess convergent validity at this time. However, given the usefulness of convergent validity in evaluating the strength of measures, future research may find it valuable to pursue.

Future Research in New Directions

One area of investigation that was not examined in this study was the effectiveness of guilt appeals based on positive and negative message effects. It should be noted that a guilt appeal can be used as a negative message, suggesting the guilt that should be experienced if the product is not purchased by the consumer (as was done in the current study) or alternatively, as a positive message whereby the advertiser attempts to show how guilt can be lowered by purchasing the advertised product. It may be that the effectiveness of the guilt appeal will differ based on which type of guilt message is used. Thus, future research may wish to address this question.

Summary

In summary, this paper has extended previous research on guilt as a marketing construct. Guilt was investigated as an individual difference variable, as well as a persuasion technique. The consumer guilt scale showed good evidence of reliability, discriminant, and predictive validity.

Individual levels of social responsibility guilt were found to mediate differences in guilt arousal, behavioral intentions, involvement, and mood. While the study represents an initial step in the assessment of consumer guilt and of its possible influence on buyer behavior, it is believed that the current investigation has provided practitioners and academicians with a number of marketing implications and possible contributions.

Contributions and Implications

One contribution that can be found resulting from the current research is the development of a construct that specifically relates to marketing interests. As noted by Churchill (1971), marketers all too often borrow personality measures from other areas, such as psychology, and then proceed to change words and arbitrarily discard items. The adaptation of the instruments, while not necessarily inappropriate, "does not help reduce any of the confusion in attempting to sort out what little we know about the relationship of personality to consumer behavior" (Churchill, 1971). In addition, Churchill (1971) also notes that these borrowed personality measures are scales that are usually intended to assess "gross" personality characteristics such as neuroticism or emotional instability. He suggests that if useful results are to be found, then marketers must clearly develop their own definitions and design their own

instruments to measure personality variables that go into the purchase decision. Clearly, the current research has taken this initial step in defining guilt as a marketing construct and toward developing an instrument to assess individual levels of consumer guilt.

Another potential contribution of the current research is the development of an instrument that can be used for marketing segmentation purposes. In this context, markets characterized by high guilt individuals could be identified. Consequently, the practitioner may then decide to use a guilt appeal as a form of persuasion.

Although some people might argue that the use of guilt as a persuasion technique crosses the boundaries of proper ethics, this type of cursory judgment needs to be more fully investigated. When an individual suggests that guilt is nothing more than a manipulative tool used by self-serving businesses, one must realize that the individual is inappropriately attacking the technique as opposed to the manner in which the technique is used. It should be realized that a guilt appeal could serve as a valuable persuasion technique in the promotion of a number of type of products or services. For example, from a public policy perspective, guilt might serve as a successful type of motivational appeal in the demarketing of certain unwanted behaviors such as excessive or abusive alcohol consumption, smoking, drug usage, etc. Secondly, it is important to note that

advertisers are not capable of "creating" the emotion of guilt in an individual. Guilt is an emotion that is evoked when the individual realizes that he/she may or already has violated his/her own values. Thus, one has to question whether it really is unethical to remind the individual of his/her own internal standards and norms.

In conclusion, it appears that the investigation of guilt can serve a valuable role in understanding the motivations of consumer decisions. Hopefully, this study has contributed to that awareness and knowledge. While this study is not without its shortcomings, if it only serves to stimulate further interest and discussion of possible influences of the phenomenon, then it has served its purpose.

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APPENDICES

APPENDIX A

PILOT STUDY

A pilot study was conducted by the author using a focus group of 12 graduate students, ranging in ages of 22-52. The focus group was held for the purpose of identifying dimensions of consumer guilt and generating items. Participants were told that the purpose of the discussion was to determine; (1) "How we define guilt?" and (2) "Can guilt influence consumer buying decisions?" Next participants were given a paper that asked them to write down answers to the following questions:

1. Define guilt and then provide a list of terms that could be used as synonyms.

2. Think of a purchase that you have made because you felt guilty. Explain the circumstances.

3. Think of a purchase that you did not make because you felt guilty. Explain the circumstances.

4. What other types of purchases might a consumer feel guilty about and why?

Based on written responses and an open discussion, four preliminary dimensions of consumer guilt were identified: (1) financial guilt, (2) health guilt, (3) moral guilt and (4) social responsibility guilt. Each dimension is defined as follows:

1. Financial Guilt - guilt that results from making a purchase that cannot be easily justified (i.e., any purchase viewed as "unneeded or extravagant").

2. Health Guilt - guilt that occurs from an individual not taking proper care of his/her physical well-being (eating unhealthy foods, not exercising, smoking).

3. Moral Guilt - quilt that occurs because an individual is acting (or anticipating acting) in a manner that is contrary to his/her moral beliefs (i.e., smoking, gambling, taking drugs, drinking).

4. Social responsibility Guilt - guilt that occurs because an individual has (or contemplating) violated his/her perceived social obligations (i.e., gift buying, charitable contributions, littering).

Scale Development

After the dimensions were identified, a 32 item scale was developed (see Appendix B). The 32 item scale consisted of seven-point Likert statements with responses ranging from strongly agree to strongly disagree. Items were randomly listed on the questionnaire with some statements being reverse coded to help prevent response bias and all yes/no responses.

Data Collection

The scale was administered to 54 undergraduate college students at Oklahoma State University as part of an extra credit assignment. The sample consisted of approximately 39% female and 61% male respondents with a mean age of 21.4.

Analysis

The first analysis step examined the reliability of the consumer guilt scale for each of the four identified dimensions. Scale reliability was assessed by computing coefficient alpha's. The results of the findings are shown in Appendix C.

The measures of reliability were relatively good for financial guilt, health guilt, and moral guilt with coefficient alpha's of .76, .79, and .78, respectively. Social responsibility guilt however, had a lower level of reliability with an alpha level of .59.

The next step involved examining the item to total correlations for each dimension to see if the coefficient alpha's could be improved. Correlations ranged from .44 to .66 for financial guilt, .48 to .81 for health guilt and .55 to .79 for moral guilt. The results are viewed as acceptable in that they have a high enough intercorrelation to suggest that they are drawn from the domain of a single construct (Churchill, 1979).

Social responsibility guilt had item to total correlations ranging from .33 to .64. Utilizing a minimum acceptable correlation of .35, two items were eliminated (S7 and S10). After eliminating these two items, the coefficient alpha increased from .59 to .62.

After purifying the scale, a factor analysis was conducted in an attempt to confirm the number of dimensions. It should be noted that factor loadings were computed using orthogonal and oblique rotation methods. The oblique rotation method is suggested whenever scale dimensions are thought to be interrelated (Stewart, 1981). Therefore, because there was some question as to the interdependency of the four dimensions, both procedures were performed. Factor loadings were virtually identical for both methods, and as such, the results of the factor analysis will report only the findings of the orthogonal rotation method.

In order to determine the appropriate number of factors, a scree-diagram was analyzed. The graph showed a significant decrease in the differences explained in eigenvalues after the fourth factor (1.14 - .21). Therefore, a four factor solution was analyzed. The results of the four factor solution is depicted in Appendix D.

The four factor solution supported the original dimensions as conceptualized a priori. The first factor consisted of all 11 financial guilt items (.39 - .65). However, it should be noted that item F7 loaded highly on

factor four as well, .48 and .49, respectively. This statement attempts to capture one's feeling of financial guilt that results from believing that he/she does not save enough money.

The second factor includes all of the original six measures of moral guilt (.52 - .76) and one measure of social responsibility guilt (.41). This item was designed to identify social responsibility guilt that results from forgetting a friend's birthday. The third factor consists of all five items relating to health guilt. The factor loadings ranged from .56 to .81. Factor four consists of six of the seven initial measures of social guilt (.33 - .69).

Summary of Results

In summary, four underlying dimensions of consumer guilt were identified: (1) financial guilt, (2) health guilt, (3) moral guilt, and (4) social responsibility guilt. Based on the four dimensions, an initial 32 item full scale measure was developed consisting of eleven measures of financial guilt, five measures of health guilt, six measures of moral guilt, and ten measures of social responsibility guilt. Coefficient alpha's and item-to-total correlations were computed to purify and assess scale reliability. This procedure resulted in the elimination of two social responsibility guilt items. The preliminary data suggests reasonable scale reliability with coefficient alpha's for

financial guilt, health guilt, moral guilt, and social responsibility guilt of .76, .79, .78, and .62, respectively. In addition, empirical support of construct dimensions were found in a four factor solution.

APPENDIX B

CONSUMER GUILT SCALE

Financial Guilt:

1. I sometimes feel guilty if I purchase a product I don't really need.

2. I will not purchase some products if I do not feel I deserved them.

3. I feel guilty for not managing my finances better.

4. I do not feel bad about making purchases that are viewed by some people as extravagant.*

5. I do not regret making purchases that I am unable to logically justify.*

6. I only buy luxury products when I feel that I have earned them.

7. I feel guilty for not saving more money.

8. I do not feel guilty when I make impulse purchases.*

9. I would not be disappointed in myself if I did not plan for my retirement.*

10. Unless I shop around for the best buy, I feel guilty.

11. It's okay to over indulge.*

Health Guilt:

1. I feel bad if I eat things that are not healthy.

2. I am disappointed in myself when I do not exercise regularly.

3. A person should not blame him/herself for being overweight.*

4. I am disappointed in myself when I overeat.

5. I feel disappointed in myself when I eat junk food.

Moral Guilt:

1. I will not buy a product if it is against my religious beliefs.

2. I will not buy a product if I believe it is morally wrong.

3. If I were to buy a product that is in conflict with my religious beliefs, I would not feel bad.*

4. I would not buy sexually explicit materials.

5. Moral issues do not influence my purchase decisions.*

6. I would not take drugs because I've been taught that it is wrong.

Social Responsibility Guilt:

1. If I were to forget my best friends' birthday, I would feel very bad.

2. If I did not buy insurance to provide financial support for my family, I would feel guilty.

3. It does not bother me if I do not contribute to charities.*

4. If I went on a vacation, I would feel bad if I didn't bring back something for my friend (family).

5. I would not feel guilty if someone gave me a Christmas present and I did not give them one in return.*

6. A good way of saying I'm sorry is to give someone flowers.

7. I regret not being able to spend more time with loved ones.

8. I would not buy someone a gift just because they are getting married.*

9. If I hurt someone's feelings, buying them a gift would not make me feel better.*

10. I would feel ashamed of myself if I did not remember to get my mother a mother's day present.

* reverse coded items.

APPENDIX C

ITEM-TO-TOTAL CORRELATIONS

Financial Guilt:		Item-to-Total Correlations
F1.	I sometimes feel guilty if I purchase a product I don't really need.	.57
F2.	I will not purchase some products if I do not feel I deserved them.	.50
F3.	I do not feel bad about making purchases that are viewed by others as extravagant.	.58
F4.	I feel guilty for not managing my finances better.	.63
F5.	I do not regret making purchases that I am unable to logically justify.	.56
F6.	I only buy luxury products when I feel that I have earned them.	.47
F7.	I feel guilty for not saving more money.	.59
F8.	I do not feel guilty when I make impulse purchases.	.66
F9.	I would not be disappointed in myself if I did not plan for my retirement.	.46
F10.	Unless I shop around for the best buy, I feel guilty.	.44
F11.	It's okay to over indulge.	.52
Coefficient Alpha		.76

Health Guilt:

H1. I feel bad if I eat things that are not
    healthy.   .78

H2. I am disappointed in myself when I do not
    exercise regularly.   .69

H3. A person should not blame him/herself for
    being overweight.   .48

H4. I am disappointed in myself when I overeat.   .78

H5. I feel disappointed in myself when I eat
    junk food.   .81

Coefficient Alpha   .79

Moral Guilt:

M1. Moral issues do not influence my purchase
    decisions.   .61

M2. I will not buy a product if it is against
    my religious beliefs.   .78

M3. I will not buy a product if it is morally
    wrong.   .66

M4. If I were to buy a product that is in conflict
    with my religious beliefs, I would not
    feel bad.   .76

M5. I would not buy sexually explicit materials.   .79

M6. I would not take drugs because I've been
    taught that it is wrong.   .55

Coefficient Alpha   .78

Social Responsibility Guilt:

S1. If I were to forget my friends birthday, I
    would feel very bad.   .35

S2. If I did not buy insurance to provide financial
    support for my family, I would feel guilty.   .53

S3. It does not bother me if I do not contribute
to charities.   .39

S4. If I went on a vacation. I would feel bad if
I didn't bring back something for my
friend or (family).   .60

S5. I would not feel guilty if someone gave me a
Christmas present and I did not give them
one in return.   .55

S6. I regret not being able to spend more time
with loved ones.   .64

S7. A good way of saying I'm sorry is to give
someone flowers.   .33**

S8. I would not buy someone a gift just because
they are getting married.   .51

S9. If I hurt someone's feelings, buying them a
gift would not make me feel better.   .42

S10. I would feel ashamed of myself if I did
not remember to get my mother a
mother's day gift.   .32**

Coefficient Alpha   **.59

    **Indicates items that were thrown out due to low
coefficient alphas and low item-to-total correlations
(<.35).

    ***Two items were eliminated and the revised coefficient
alpha = .62. New item-to-total correlations ranged from
.42 - .64.

APPENDIX D

GUILT SCALE FACTOR ANALYSIS

ROTATED FACTOR PATTERN

	Factor 1	Factor 2	Factor 3	Factor 4
F1	.50			
F2	.50			
F3	.63			
F4	.55			
F5	.58			
F6	.51			
F7	.48			.49
F8	.65			
F9	.39			
F10	.50			
F11	.55			
H1			.71	
H2			.68	
H3			.56	
H4			.79	
H5			.81	
M1		.58		
M2		.75		
M3		.69		
M4		.72		
M5		.76		
M6		.52		
S1		.41		
S2				.61
S3				.38
S4				.69
S5				.45
S6				.61
S8				.59
S9				.33

Note: Rotation Method = Varimax

161

APPENDIX E

PROFILES OF FOCUS GROUP PARTICIPANTS

Groups II and III

Age Category

Under 25	5
25 to 34	5
35 to 44	1
45 to 55	1
over 55	1

Occupation

Student	7
Professional	5
Blue Collar	2

Highest Level of Education

High school	2
Some college	4
College graduate	4
Postgraduate	4

Gender

Male	6
Female	8

Marital Status

Married	4
Single	7
Separated	0
Divorced	3
Widowed	0

Children

Yes	4
No	10

Household Income

<$10,000	3
$10,000 to $19,999	4
$20,000 to $29,999	4
$40,000 to $49,999	1
$50,000 or more	1

Religious Affiliation

Methodist	1
Baptist	3
Christian	4
Lutheran	1
Protestant	1
None	4

APPENDIX F

FOCUS GROUP SCRIPT

I.   INTRODUCTION   (10 minutes)

     A.   Moderator Introduction
     B.   Explanation of focus group concept

          1.   Use
          2.   Audio and video taping
          3.   Handouts

II. DEFINING GUILT   (20 minutes)

     A.   How would you define guilt?
     B.   What are some synonyms for guilt?
     C.   Do you consider yourself to be a person
          characterized by high or low guilt? Why?

III. PURCHASE SITUATIONS--GUILT RELATED (30 minutes)

     A.   NOMINAL: Please list three purchases that you made
          that made you feel guilty? Why did they make you
          feel that way?
     B.   Please list three purchases that you didn't make
          that made you feel guilty. Why did they make you
          feel this way?
     C.   Have you ever felt guilty, and made a purchase as
          a result? Explain.
     D.   When you make a purchase decision that makes you
          feel guilty, how do you handle that guilt?
     E.   When it comes to the purchase process, do you
          consider yourself to be an individual
          characterized by high or low guilt? Why?

IV. ADVERTISEMENT (30 minutes)

     A.   Show ads relating to four dimensions of guilt.
     B.   Probe on how guilty the ads make them feel and
          why.

V.   DEMOGRAPHIC HANDOUT   (5 minutes)

VI. CLOSING   (5 minutes)

APPENDIX G

ORIGINAL 31-ITEM CONSUMER GUILT SCALE

Financial Guilt

F1   I sometimes feel guilty if I purchase a product I don't really need.

        1   2   3   4   5   6   7

F2   I feel guilty for not managing my finances better.

        1   2   3   4   5   6   7

F3   *I do not feel bad about making purchases that are viewed by some people as extravagant.

        1   2   3   4   5   6   7

F4   *I do not regret making purchases that I am unable to logically justify.

        1   2   3   4   5   6   7

F5   I only buy luxury products when I feel that I have earned them.

        1   2   3   4   5   6   7

F6   In some instances, I have felt like returning a product that I didn't need because I felt guilty.

        1   2   3   4   5   6   7

F7   I feel guilty for not saving more money.

        1   2   3   4   5   6   7

F8   *I do not feel guilty when I make impulse purchases.

        1   2   3   4   5   6   7

F9   Unless I shop around for the best buy, I feel guilty.

                   1   2   3   4   5   6   7

Health Guilt

H1   I feel bad about myself if I eat things that are not
      healthy.

                   1   2   3   4   5   6   7

H2   I am disappointed in myself when I do not exercise
      regularly.

                   1   2   3   4   5   6   7

H3   I feel guilty when I eat too many foods rich in
      cholesterol.

                   1   2   3   4   5   6   7

H4   I feel guilty if I do not have a yearly physical
      examination.

                   1   2   3   4   5   6   7

H5   I am disappointed in myself when I overeat.

                   1   2   3   4   5   6   7

H6   I feel disappointed in myself when I eat junk food.

                   1   2   3   4   5   6   7

Moral Guilt

M1   I will not buy a product if it is against my religious
      beliefs.

                   1   2   3   4   5   6   7

M2   I will not buy a product if I believe it is morally
      wrong.

                   1   2   3   4   5   6   7

M3   *If I were to buy a product that is in conflict with my
      religious beliefs, I would not feel bad.

                   1   2   3   4   5   6   7

M4   I feel guilty if I purchase sexually explicit materials.

                1   2   3   4   5   6   7

M5   *Moral issues do not influence my purchase decision.

                1   2   3   4   5   6   7

M6   I would not take drugs because I've been taught that it
     is wrong.

                1   2   3   4   5   6   7

Social Responsibility Guilt

S1   If I did not buy insurance to provide financial support
     for my family, I would feel guilty.

                1   2   3   4   5   6   7

S2   It bothers me if I fail to contribute to charities.

                1   2   3   4   5   6   7

S3   If I went on vacation, I would feel bad if I didn't
     bring back something for my friend (family).

                1   2   3   4   5   6   7

S4   *I would not feel guilty if someone gave me a Christmas
     present and I did not give them one in return.

                1   2   3   4   5   6   7

S5   I feel that I have a responsibility to contribute my
     time to help those less fortunate than myself.

                1   2   3   4   5   6   7

S6   I regret not being able to spend more time with loved
     ones.

                1   2   3   4   5   6   7

S7   I feel guilty if I fail to help those in need by giving
     my time to them.

                1   2   3   4   5   6   7

S8   It is my social responsibility to support organizations that seek to conserve the environment.

                    1   2   3   4   5   6   7

S9   I feel guilty if I do not buy American made products.

                    1   2   3   4   5   6   7

S10 I feel guilty if I violate a posted speed limit.

                    1   2   3   4   5   6   7

*Notes reversed scored items.

APPENDIX H

SCALE DEVELOPMENT PACKAGE

PART I

Listed below are a number of statements concerning personal attitudes and traits. Read each item and decide whether the statement is true or false as it pertains to you personally.

T or F 1. Before voting I thoroughly investigate the qualifications of all the candidates.

T or F 2. I never hesitate to go out of my way to help someone in trouble.

T or F 3. It is sometimes hard for me to go on with my work if I am not encouraged.

T or F 4. I have never intensely disliked anyone.

T or F 5. On occasion I have had doubts about my ability to succeed in life.

T or F 6. I sometimes feel resentful when I don't get my way.

T or F 7. I am always careful about my manner of dress.

T or F 8. My table manners at home are as good as when I eat out in a restaurant.

T or F 9. If I could get into a movie without paying and be sure I was not seen I would probably do it.

T or F 10. On a few occasions, I have given up doing something because I thought too little of my ability.

T or F 11. I like to gossip at times.

T or F 12. There have been times when I felt like rebelling against people in authority even though I knew they were right.

T or F 13. No matter who I'm talking to, I'm always a good listener.

T or F 14. I can remember "playing sick" to get out of something.

T or F 15. There have been occasions when I have taken advantage of someone.

T or F 16. I'm always willing to admit it when I make a mistake.

T or F 17. I always try to practice what I preach.

T or F 18. I don't find it hard to get along with loud mouthed, obnoxious people.

T or F 19. I sometimes try to get even rather than forgive and forget.

T or F 20. When I don't know something I don't at all mind admitting it.

T or F 21. I am always courteous, even to people who are disagreeable.

T or F 22. At times I have really insisted on having things my own way.

T or F 23. There have been occasions when I felt like smashing things.

T or F 24. I would never think of letting someone else be punished for my wrong-doings.

T or F 25. I never resent being asked to return a favor.

T or F 26. I have never been irked when people expressed ideas different from my own.

T or F 27. I have never made a long trip without checking the safety of my car.

T or F 28. There have been times when I was quite jealous of the good fortune of others.

T or F 29. I have almost never felt the urge to tell someone off.

T or F 30. I am sometimes irritated by people who ask favors of me.

T or F 31. I have never felt that I was being punished without cause.

T or F 32. I sometimes think when people have a misfortune they only got what they deserved.

T or F 33. I have never deliberately said something that hurt someone's feelings.

Please indicate your gender: M   or   F

PART II

Listed below are a number of statements concerning personal attitudes and behaviors. Read each item carefully and please indicate your level of agreement as the statement pertains to you personally by circling the appropriate number.

1 = Strongly Disagree; 2 = Disagree; 3 = Slightly Disagree;
4 = Neither Agree or Disagree; 5 = Slightly Agree; 6 = Agree;
7 = Strongly Agree

1. I sometimes feel guilty if I purchase a product I don't really need.

                1 2 3 4 5 6 7

2. I feel bad about myself if I eat things that are not healthy.

                1 2 3 4 5 6 7

3. I will not buy a product if it is against my religious beliefs.

                1 2 3 4 5 6 7

4. If I did not buy insurance to provide financial support for my family, I would feel guilty.

                1 2 3 4 5 6 7

5. I feel guilty for not managing my finances better.

                1 2 3 4 5 6 7

6. I am disappointed in myself when I do not exercise regularly.

                1 2 3 4 5 6 7

7. I will not buy a product if I believe it is morally wrong.

                1 2 3 4 5 6 7

8. It bothers me if i fail to contribute to charities.

                1 2 3 4 5 6 7

9. I do not feel bad about making purchases that are viewed by some people as extravagant.

    1 2 3 4 5 6 7

10. I feel guilty when I eat too many foods high in cholesterol.

    1 2 3 4 5 6 7

1 = Strongly Disagree; 2 = Disagree; 3 = Slightly Disagree;
4 = Neither Agree or Disagree; 5 = Slightly Agree; 6 = Agree;
7 = Strongly Agree

11. If I were to buy a product that is in conflict with my religious beliefs, I would feel bad.

    1 2 3 4 5 6 7

12. If I went on vacation, I would feel bad if I didn't bring back something for my friend (family).

    1 2 3 4 5 6 7

13. I do not regret making purchases that I am unable to logically justify.

    1 2 3 4 5 6 7

14. I feel guilty if I do not have a yearly physical examination.

    1 2 3 4 5 6 7

15. I feel guilty if I purchase sexually explicit materials.

    1 2 3 4 5 6 7

16. I would not feel guilty if someone gave me a Christmas present and I did not give them one in return.

    1 2 3 4 5 6 7

17. I only buy luxury products when I feel that I have earned them.

    1 2 3 4 5 6 7

18. I am disappointed in myself when I overeat.

1   2   3   4   5   6   7

19. Moral issues do not influence my purchase decision.

1   2   3   4   5   6   7

20. I feel that I have a responsibility to contribute my time to help those less fortunate than myself.

1   2   3   4   5   6   7

21. In some instances, I have felt like returning a product I didn't need because I felt guilty.

1   2   3   4   5   6   7

22. I feel disappointed in myself when I eat junk food.

1   2   3   4   5   6   7

1 = Strongly Disagree; 2 = Disagree; 3 = Slightly Disagree;
4 = Neither Agree or Disagree; 5 = Slightly Agree; 6 = Agree;
7 = Strongly Agree

23. I would not take drugs because I've been taught that it is wrong.

1   2   3   4   5   6   7

24. I regret not being able to spend more time with loved ones.

1   2   3   4   5   6   7

25. I feel guilty for not saving more money.

1   2   3   4   5   6   7

26. I feel guilty if I fail to help those in need by giving my time to them.

1   2   3   4   5   6   7

27. I do not feel guilty when I make impulse purchases.

1   2   3   4   5   6   7

28. It is my social responsibility to support organizations
    that seek to conserve the environment.

             1 2 3 4 5 6 7

29. Unless I shop around for the best buy, I feel guilty.

             1 2 3 4 5 6 7

30. I feel guilty if I do not buy American made products.

             1 2 3 4 5 6 7

31. I feel guilty if I violate a posted speed limit.

             1 2 3 4 5 6 7

PART III

Below are 25 situations or objects which some people react to
with fear. Please mark each item with the number from the key
below that best describes the level of fear you would feel
when confronting each situation.

1 = None; 2 = Very Little; 3 = A Little; 4 = Some; 5 = Much;
6 = Very Much; 7 = Terror

1. dead bodies

    1 2 3 4 5 6 7

2. suffocating

    1 2 3 4 5 6 7

3. looking foolish

    1 2 3 4 5 6 7

4. being a passenger in an airplane

    1 2 3 4 5 6 7

5. being criticized

    1 2 3 4 5 6 7

6. meeting someone for the first time

    1 2 3 4 5 6 7

7. being alone

    1 2 3 4 5 6 7

8. making mistakes

    1 2 3 4 5 6 7

9. death

    1 2 3 4 5 6 7

10. blood

    1 2 3 4 5 6 7

11. being a leader

   1 2 3 4 5 6 7

1 = None; 2 = Very Little; 3 = A Little; 4 = Some; 5 = Much;
6 = Very Much; 7 = Terror

12. illness

   1 2 3 4 5 6 7

13. illness or injury to loved ones

   1 2 3 4 5 6 7

14. being self-conscious

   1 2 3 4 5 6 7

15. driving a car

   1 2 3 4 5 6 7

16. meeting authority

   1 2 3 4 5 6 7

17. mental illness

   1 2 3 4 5 6 7

18. not being a success

   1 2 3 4 5 6 7

19. cemeteries

   1 2 3 4 5 6 7

20. death of loved one

   1 2 3 4 5 6 7

21. dark places

   1 2 3 4 5 6 7

22. deep water

   1 2 3 4 5 6 7

23. untimely or early death

   1 2 3 4 5 6 7

24. losing a job

   1 2 3 4 5 6 7

1 = None; 2 = Very Little; 3 = A Little; 4 = Some; 5 = Much;
6 = Very Much; 7 = Terror

25. auto accidents

   1 2 3 4 5 6 7

APPENDIX I

DEPENDENT VARIABLES

Behavior Intentions

B1* I would be interested in seeking additional information
     about the homeless.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

B2   I would not volunteer to spend time to help the
     homeless.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

B3* I would give clothes that I no longer wear to the
     homeless.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

B4   I would not give canned goods or any other type of food
     to the homeless.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

B5* I would make a small monetary donation to the homeless.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

Note that the items were scored so that higher values
indicate greater behavior intentions. Possible total
behavior intentions scores ranged from 5 to 35.

* denotes items that were reversed scored.

Aroused Guilt
===

AG1   The ad made me feel partly responsible for the future of
      the homeless.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

AG2   The ad makes it somewhat difficult for me to have a
      clear conscious if I do not take some small action to
      assist those in need.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

AG3   The ad elicits an emotion that will cause me to have
      regrets if I did not help the homeless.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

AG4   The ad appeals to my sense of guilt.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

Note that the items were scored so that higher scores
indicate greater levels of aroused guilt. Possible total
aroused guilt scores ranged from a low of 4 to a high of 28.

Attitude Toward the Advertisement
===

Affective Attitudes

A1*   Unpleasant   1   2   3   4   5   6   7   Pleasant

A2   Interesting   1   2   3   4   5   6   7   Uninteresting

A3   Appealing   1   2   3   4   5   6   7   Unappealing

A4*   Unattractive   1   2   3   4   5   6   7   Attractive

Cognitive Attitudes

C1*	Dishonest	1	2	3	4	5	6	7	Honest
C2	Meaningful	1	2	3	4	5	6	7	Meaningless
C3	Easy to Understand	1	2	3	4	5	6	7	Hard to Understand
C4	Convincing	1	2	3	4	5	6	7	Unconvincing

Note that ties were scored so that higher values indicate more positive attitudes toward the advertisement. Possible total scores for affective and cognitive attitudes ranged from 4 to 28.

* denotes items that were reverse scored.

APPENDIX J

OTHER MEASURES

Covariate Measures

Awareness of Shelter

A1   Before you read the advertisement on the second page, were you aware of the existence of the Mission Hope Shelter in Stillwater?

yes _____   no _____

Given Aid

G1   Have you ever given aid to the homeless?

yes _____   no _____

Political Position

P1   How would you describe your political position?

Conservative   1   2   3   4   5   6   7   Liberal

Religiosity

R1   I do not consider myself to be very religious.

Strongly Agree   1   2   3   4   5   6   7   Strongly Disagree

Exploratory Dependent Variables

Mood

	1 Very Slightly			2 A Little		3 Moderately	4 Quite A Bit	5 Extremely
P1	1	2	3	4	5	Interested		
N1	1	2	3	4	5	Distressed		
P2	1	2	3	4	5	Excited		
N2	1	2	3	4	5	Upset		
P3	1	2	3	4	5	Strong		
N3	1	2	3	4	5	Guilty		
N4	1	2	3	4	5	Scared		
N5	1	2	3	4	5	Hostile		
P4	1	2	3	4	5	Enthusiastic		
P5	1	2	3	4	5	Proud		
N6	1	2	3	4	5	Irritable		
P6	1	2	3	4	5	Alert		
N7	1	2	3	4	5	Ashamed		
P7	1	2	3	4	5	Insured		
N8	1	2	3	4	5	Nervous		
P8	1	2	3	4	5	Determined		
P9	1	2	3	4	5	Attentive		
P10	1	2	3	4	5	Active		
N10	1	2	3	4	5	Afraid		

Positive mood items consist of items P1-P10 and negative mood items consist of items N1-N10. Total scores for positive and negative mood range from ten to fifty.

Involvement

Important*	1	2	3	4	5	6	7	Unimportant
Of No Concern	1	2	3	4	5	6	7	Of Concern To Me
Relevant*	1	2	3	4	5	6	7	Irrelevant
Means Nothing	1	2	3	4	5	6	7	Means A Lot
Useful*	1	2	3	4	5	6	7	Useless
Worthless	1	2	3	4	5	6	7	Valuable
Trivial	1	2	3	4	5	6	7	Fundamental
Beneficial*	1	2	3	4	5	6	7	Not Beneficial
Matters To Me*	1	2	3	4	5	6	7	Doesn't Matter
Interested*	1	2	3	4	5	6	7	Uninterested
Significant*	1	2	3	4	5	6	7	Insignificant
Vital*	1	2	3	4	5	6	7	Superfluous
Interesting*	1	2	3	4	5	6	7	Boring
Exciting*	1	2	3	4	5	6	7	Unexciting
Appealing*	1	2	3	4	5	6	7	Unappealing
Mundane	1	2	3	4	5	6	7	Fascinating
Essential*	1	2	3	4	5	6	7	Nonessential
Desirable*	1	2	3	4	5	6	7	Undesirable
Wanted*	1	2	3	4	5	6	7	Unwanted
Not Needed	1	2	3	4	5	6	7	Needed

Note that items were scored so that higher scores indicated greater levels of involvement. Possible total involvement scores ranged from 20 to 140.

* denotes items that were reversed scored.

Beliefs Toward the Homeless

AH1 Individuals do not have an obligation to provide
     assistance to the homeless.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

AH2 I believe the homeless don't really want to work to
     to support themselves.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

Note that items were scored so that higher scores indicate
more positive attitude beliefs about the homeless. Possible
total scores about the homeless ranged from 2 to 14.

APPENDIX K

PRETEST OF GUILT ADVERTISEMENT I

Headline: It's Not Make Believe For The Homeless.

Body Copy: Cardboard Castles, pasteboard playhouses. A
             corrugated city for an imaginative child to call
             his own. But it's not make believe for the
             homeless.

             On Oklahoma streets, a cardboard box isn't a
             plaything--it's the only thing they own. Last
             year six temporary shelters provided the homeless
             of Oklahoma with a place they could turn to.
             This year the need is even greater.

             Startling statistics show that over 50,000
             families and individuals in Oklahoma are in need
             of shelter, clothing, counseling, food and
             medical care. And the numbers are expected to
             increase another 10% by 1990.

             Help support your local shelter for the homeless.
             Whether it's an hour of your time or just a
             dollar of your change, you can make a difference.
             Call today to find out how.

             Most of us weren't raised in a cardboard box.
             But then most of us weren't raised to turn our
             backs away from those in need, making believe the
             problem isn't there.

Photograph: Black and White photo of homeless children using
              cardboard boxes for shelter in an alley.

(logo) Mission Hope Shelter with phone number and address

186

APPENDIX L

PRETEST OF GUILT ADVERTISEMENT II

Headline: We Don't Have That Problem Here.

Body Copy: Where was this picture taken? "Must be New York
or Los Angeles," you say. Well try again.

Most people don't think that there are people who
live each day wondering where their next meal
will come from. Or how long it will be before
they are forced to leave an abandoned building or
a deserted parking lot. That is, not unless
those people live somewhere else.

But that somewhere else isn't just in larger
metropolitan cities on the coast, it's right here
in Oklahoma too.

Startling statistics show that over 50,000
families and individuals in Oklahoma are in need
of shelter, clothing, counseling, food and
medical care. And the numbers are expected to
increase another 10% by 1990.

Help support your local shelter for the homeless.
Whether it's an hour of your time or just a
dollar of your change, you can make a difference.
Call today to find out how.

Most of us were taught to love thy neighbor. And
the fact is . . . the homeless really are our
neighbors.

Photograph: Black and White photo of a homeless family living
in an abandoned building, cardboard boxes for
shelter in an alley.

(logo)   Mission Hope Shelter with phone number and address

APPENDIX M

PRETEST OF CONTROL ADVERTISEMENT

Headline: Just The Facts.

Body Copy: The facts are real and so is the problem. And
            it's becoming more real every day.

            Today, there are over 50,000 families and
            individuals in Oklahoma are in need of shelter,
            clothing, counseling, food and medical care.
            These figures represent a 37% increase since
            1985. And the numbers are expected to increase
            another 10% by 1990.

APPENDIX N

TEST BOOKLET

Version A

Please carefully read the advertisement on the second page of
your packet. After reading the ad, we would like for you to
complete the requested information concerning your thoughts
and beliefs. All responses are confidential and will not be .
used for the purpose of solicitation. There are <u>no correct</u>
responses.

WILL YOU TURN YOUR BACK ON THE HOMELESS?

Would you help a neighbor or friend who had lost their job and home? Sure, helping people in need is the right thing to do. But sometimes, people forget their values and the homeless. What kind of person would just stand there while a homeless family goes hungry? -

Today, there are over 50,000 families and individuals here in Oklahoma who are in need of food, shelter, clothing, counseling, and medical care. And the numbers are expected to rise another 10% by 1990.

Last year, temporary assistance shelters provided the homeless of Oklahoma with a place they could turn to. This year, the need is even greater. Help support your local shelter for the homeless. Call today to find out how you can make a difference.

MISSION OF HOPE SHELTER
1804 S. Perkins,
Stillwater, OK 74074
377-3469

PLEASE INDICATE YOUR INTEREST IN THE FOLLOWING ACTIVITIES BY CIRCLING THE RESPONSE THAT BEST DESCRIBES YOUR FEELINGS.

1. I would be interested in seeking additional information about the homeless.

Strongly Agree   1   2   3   4   5   6   7   Strongly Disagree

2. I would not volunteer to spend time to help the homeless.

Strongly Agree   1   2   3   4   5   6   7   Strongly Disagree

3. I would give clothes that I no longer wear to the homeless.

Strongly Agree   1   2   3   4   5   6   7   Strongly Disagree

4. I would not give canned goods or any other type of food to the homeless.

Strongly Agree   1   2   3   4   5   6   7   Strongly Disagree

5. I would make a small monetary donation to the homeless.

Strongly Agree   1   2   3   4   5   6   7   Strongly Disagree

FOR EACH OF THE QUESTIONS BELOW, PLEASE CIRCLE THE NUMBER WHICH YOU FEEL BEST DESCRIBES THE ADVERTISEMENT YOU JUST READ.

What is your overall reaction to the advertisement?

Unpleasant	1	2	3	4	5	6	7	Pleasant
Interesting	1	2	3	4	5	6	7	Uninteresting
Dishonest	1	2	3	4	5	6	7	Honest
Appealing	1	2	3	4	5	6	7	Unappealing
Unattractive	1	2	3	4	5	6	7	Attractive
Meaningful	1	2	3	4	5	6	7	Meaningless
Easy to Understand	1	2	3	4	5	6	7	Hard to Understand
Convincing	1	2	3	4	5	6	7	Unconvincing

PLEASE READ THE FOLLOWING STATEMENTS ABOUT THE ADVERTISEMENT YOU READ ON THE FIRST PAGE OF THIS PACKET. AFTER READING EACH STATEMENT, PLEASE CIRCLE THE NUMBER THAT BEST DESCRIBES YOUR FEELINGS TOWARD THE ADVERTISEMENT.

1. The ad made me feel partly responsible for the future of the homeless.

Strongly Agree 1 2 3 4 5 6 7 Strongly Disagree

2. The ad makes it somewhat difficult for me to have a clear conscious if I do not take some small action to assist those in need.

Strongly Agree 1 2 3 4 5 6 7 Strongly Disagree

3. The ad elicits an emotion that will cause me to have regrets if I do not help the homeless.

Strongly Agree 1 2 3 4 5 6 7 Strongly Disagree

4. The ad appeals to my sense of guilt.

Strongly Agree 1 2 3 4 5 6 7 Strongly Disagree

PLEASE READ THE FOLLOWING QUESTIONS AND SUPPLY THE REQUESTED INFORMATION.

1. Before you read the advertisement on the second page, were you aware of the existence of the Mission of Hope Shelter in Stillwater?

    Yes _____   No _____

2. Have you ever given aid to the homeless?

    Yes _____   No _____

3. If you answered yes to question 2, then answer this question by indicating the situation in which you last gave aid to the homeless by checking the appropriate response:

    Private Donation _____

    Donation at Work _____

    Donation Through An Organization _____

    Special Church Donation _____

    Other _____

4. How would you describe your political position?

Conservative   1   2   3   4   5   6   7   Liberal

5. Are you a United States citizen?

    Yes _____   No _____

PLEASE READ THE FOLLOWING STATEMENTS AND CIRCLE THE RESPONSE THAT BEST DESCRIBES YOUR LEVEL OF AGREEMENT WITH THAT STATEMENT.

1. Individuals do not have an obligation to provide assistance to the homeless.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

2. I believe the homeless don't really want to work to support themselves.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

3. I do not consider myself to be very religious.

Strongly Agree 1   2   3   4   5   6   7   Strongly Disagree

BEFORE COMPLETING THE NEXT SECTION OF THIS QUESTIONNAIRE, WE WOULD LIKE FOR YOU TO FLIP BACK TO THE SECOND PAGE OF YOUR PACKET AND READ THE ADVERTISEMENT AGAIN. AFTER RE-READING THE ADVERTISEMENT, PLEASE COMPLETE THE NEXT SECTION WHICH CONSISTS OF A NUMBER OF WORDS THAT DESCRIBE FEELINGS AND EMOTIONS. READ EACH ITEM AND INDICATE TO WHAT EXTENT YOU FEEL THIS WAY RIGHT NOW, THAT IS AT THE PRESENT MOMENT. USE THE FOLLOWING SCALE TO RECORD YOUR ANSWERS:

1 Very Slightly	2 A Little	3 Moderately	4 Quite A Bit	5 Extremely

1	2	3	4	5	Interested
1	2	3	4	5	Distressed
1	2	3	4	5	Excited
1	2	3	4	5	Upset
1	2	3	4	5	Strong
1	2	3	4	5	Guilty
1	2	3	4	5	Scared
1	2	3	4	5	Hostile
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1	2	3	4	5	Nervous
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1	2	3	4	5	Attentive
1	2	3	4	5	Jittery
1	2	3	4	5	Active
1	2	3	4	5	Afraid

KEEPING IN MIND THE ADVERTISEMENT YOU READ ON THE SECOND PAGE OF YOUR PACKET, PLEASE GO THROUGH THE FOLLOWING ADJECTIVE CHECK LIST AND CIRCLE THE NUMBER THAT YOU FEEL BEST DESCRIBES YOUR PERCEPTION OF THE HOMELESS AS A CAUSE.

Important	1	2	3	4	5	6	7	Unimportant
Of No Concern	1	2	3	4	5	6	7	Of Concern To Me
Relevant	1	2	3	4	5	6	7	Irrelevant
Means Nothing to Me	1	2	3	4	5	6	7	Means a Lot To Me
Useful	1	2	3	4	5	6	7	Useless
Worthless	1	2	3	4	5	6	7	Valuable
Trivial	1	2	3	4	5	6	7	Fundamental
Beneficial	1	2	3	4	5	6	7	Not Beneficial
Matters to Me	1	2	3	4	5	6	7	Doesn't Matter
Interested	1	2	3	4	5	6	7	Uninterested
Significant	1	2	3	4	5	6	7	Insignificant
Vital	1	2	3	4	5	6	7	Superfluous
Interesting	1	2	3	4	5	6	7	Boring
Exciting	1	2	3	4	5	6	7	Unexciting
Appealing	1	2	3	4	5	6	7	Unappealing
Mundane	1	2	3	4	5	6	7	Fascinating
Essential	1	2	3	4	5	6	7	Nonessential
Desirable	1	2	3	4	5	6	7	Undesirable
Wanted	1	2	3	4	5	6	7	Unwanted
Not Needed	1	2	3	4	5	6	7	Needed

Please supply the following information about yourself. All information will be kept <u>anonymous</u> and <u>will</u> <u>not</u> be used for solicitation.

Name: _____

Sex: Male _____   Female _____
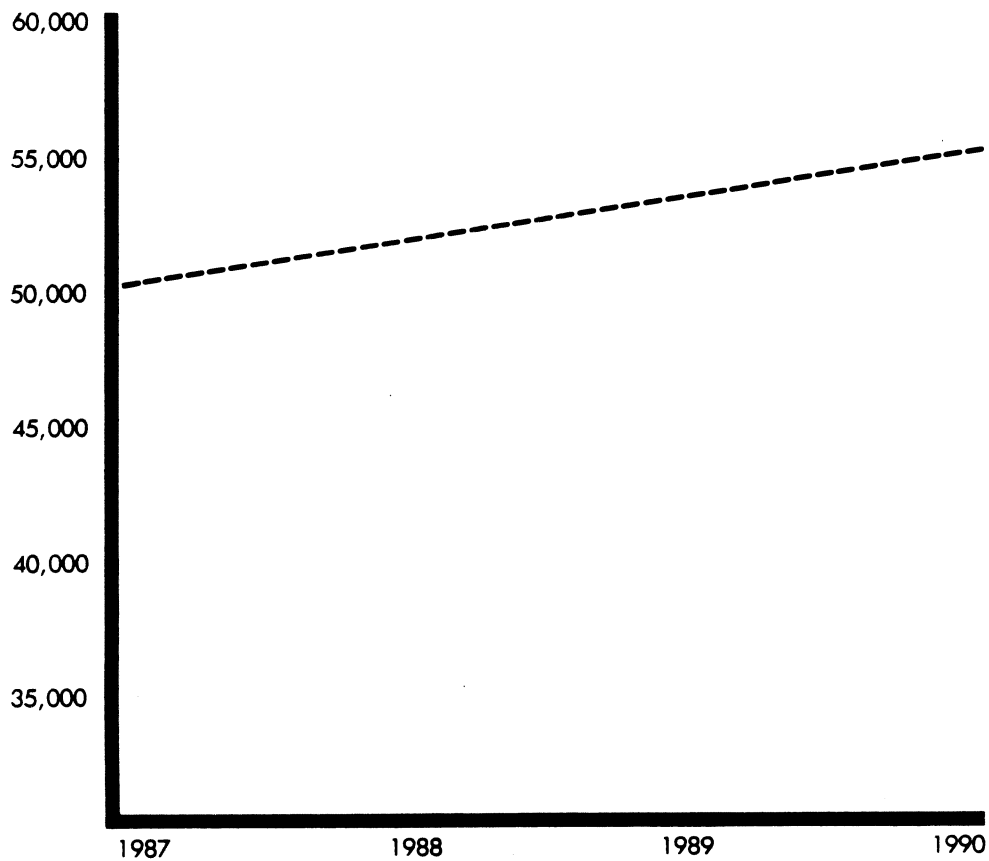

THANK YOU FOR YOUR HELP.

APPENDIX O

TEST BOOKLET

Version B

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DO YOU KNOW THE FACTS ABOUT THE HOMELESS?

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5. I would make a small monetary donation to the homeless.

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Unattractive	1	2	3	4	5	6	7	Attractive
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3. I do not consider myself to be very religious.

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Name: _____

Sex: Male _____   Female _____

THANK YOU FOR YOUR HELP.

VITA

Melissa Sue Burnett

Candidate for the Degree of

Doctor of Philosophy

Thesis: GUILT AS AN INDIVIDUAL DIFFERENCE VARIABLE: SCALE DEVELOPMENT AND PREDICTIVE ABILITY ASSESSMENT

Major Field: Business Administration

Biographical:

Personal Data: Born in Springfield, Missouri, October 12, 1958, the daughter of Clarence and Maxine Burnett.

Education: Graduated from Hillcrest High School, Springfield, Missouri, 1976; received Bachelor of Science degree from Southwest Missouri State, Springfield, Missouri, May 1980; received Masters in Business Administration degree from Drury College, Springfield, Missouri, August 1983; completed the requirements for Doctor of Philosophy degree at Oklahoma State University in December, 1988.

Professional Experience: Financial Analyst, Mercantile Trust Company, St. Louis, Missouri, 1981 to 1982; Financial Analyst, Zenith Corporation, Springfield, 1983; Economic Instructor, Drury College, Springfield, Missouri, 1984 to 1985; Marketing Instructor, Southwest Missouri State University, Springfield, Missouri, 1984 to 1985; Account Executive and Copy Writer, Associated Design, Springfield, Missouri, 1984 to 1985; Graduate Research Associate, Oklahoma State University, 1985 to 1988; Assistant Professor, Department of Marketing, Washington State University, Pullman, Washington, 1988 to present.

Professional Organizations: Member of the American
    Marketing Association.

Academic Honors: Omicron Delta Epsilon Honor Society,
    1980; Athletic Scholarship for Golf, 1976 to 1980;
    Richard D. Irwin Foundation Fellowship, 1987.