

LINKAGES AMONG UNIVERSITY STUDENTS' DEMOGRAPHIC
TRAITS, PERCEPTIONS OF UNETHICAL CONSUMER
BEHAVIOR, AND PHILOSOPHIES OF HUMAN NATURE

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Submitted to the Faculty of the
Graduate College of the
Oklahoma State University
in partial fulfillment of
the requirements for
the Degree of
DOCTOR OF PHILOSOPHY
May, 2000

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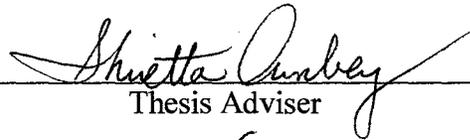
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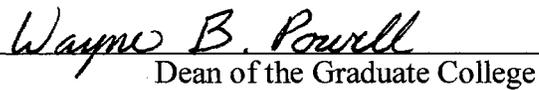
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ACKNOWLEDGMENTS

I wish to thank my major advisor, Dr. Shiretta Ownbey for her guidance, continuous motivation, and constructive feedback. I admire Dr. Ownbey for the enormous contribution she makes to her students and to other professionals. I would like to express my sincere appreciation to my other committee members, Dr. Donna Branson, Dr. Cheryl Farr, and Dr. Dottie Goss for their insight and for their suggestions for improvement.

I would especially like to thank Mrs. Jan Yeager not only for aiding in obtaining the West Virginia University (WVU) sample, but also for being the one who influenced me to major in Textiles, Clothing, and Fashion Merchandising when I was an undergraduate at WVU. I very much appreciate all the assistance Joy Patterson gave me when I was collecting data at WVU and preparing the first draft of the dissertation. I would also like to thank Dr. Zafar Nomani and Dr. Bill Warde for their assistance in the statistical analysis of this study. Specifically, Dr. Nomani contributed much of his time to discuss with me the best statistical procedure to use in this study and to ensure I had a clear understanding of the procedure.

While this study was being conducted my maternal Grandmother, Mildred Armstrong, my Father, Basil Callen, and my Mother, Beulah Callen passed away. My Grandma, Dad, and Mom are the three people I have been closest to during my life. They had the greatest influence on me and had given me guidance in every area of my life.

I thank my Grandma for her love and entertainment. I thank my Dad for his love and for placing education as a top priority. I thank my Mom for her unconditional love and constant encouragement.

One of the last wishes my Mom expressed to some of my siblings was for me to complete my Ph.D. I sincerely thank two of my brothers, Gary and Jan Callen, for funding to achieve my Mom's wish and my goal of a doctoral degree. I thank my sisters, Beth Huey, Clarissa Slater, and Pamela Korona for their constant encouragement, total support, and love. I thank my other two brothers, Chris and Eldon Callen, for their love and encouragement. Finally, I thank God for his kindness and love. "But when the kindness and love of God our Savior appeared, he saved us, not because of righteous things we had done, but because of his mercy." Titus 3:4

TABLE OF CONTENTS

Chapter	Page
I. INTRODUCTION	1
Purpose	7
Objectives	7
Hypotheses	8
Definitions	9
Assumptions	11
Limitations	12
Organization of Chapters	12
II. REVIEW OF LITERATURE	14
Ethical Decision Making Models	15
Attitudes	18
Consumer Ethics	25
Summary	34
III. METHOD AND PROCEDURE	36
Selection of the Sample	36
Instrument Development and Administration	36
Pilot Study	43
Data Collection	47
Statistical Analysis	48
IV. MANUSCRIPT I: ASSOCIATIONS BETWEEN DEMOGRAPHICS AND PERCEPTIONS OF UNETHICAL CONSUMER BEHAVIOR OF UNIVERSITY UNDERGRADUATE STUDENTS	52
Abstract	53
Introduction	54
Methods Used	57
Analysis and Results	59
Discussion	66
References	72

Chapter	Page
V. MANUSCRIPT II: ASSOCIATIONS BETWEEN UNIVERSITY UNDERGRADUATE STUDENTS' PHILOSOPHIES OF HUMAN NATURE AND THEIR PERCEPTIONS OF UNETHICAL CONSUMER BEHAVIOR	84
Abstract.....	85
Introduction.....	86
Method.....	89
Analysis	92
Results	92
Summary and Discussion	101
References.....	105
VI. MANUSCRIPT III: ASSOCIATIONS BETWEEN PHILOSOPHIES OF HUMAN NATURE AND DEMOGRAPHIC TRAITS OF UNIVERSITY UNDERGRADUATE STUDENTS	122
Abstract.....	123
Method.....	128
Results	130
Summary and Discussion	137
References.....	142
VII. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS	152
Summary of the Study	152
Philosophies of Human Nature Scale Factor Analysis.....	153
Analysis	153
Summary of Findings	154
Conclusions.....	159
Recommendations.....	162
BIBLIOGRAPHY	166
APPENDICES	174
APPENDIX A--QUESTIONNAIRE	175
APPENDIX B--CONSUMER BEHAVIOR SCENARIOS WITH NEUTRALIZATION TECHNIQUES AND PHN REVISED ITEMS.....	188

Chapter	Page
APPENDIX C--ORDER OF CONSUMER BEHAVIOR SCENARIOS	195
APPENDIX D--COVER LETTER AND QUESTIONS FOR FACULTY RESEARCHERS	197
APPENDIX E--COVER LETTER AND QUESTIONS FOR STORE MANAGERS.....	201
APPENDIX F--INSTITUTIONAL REVIEW BOARDS APPROVAL	205
APPENDIX G--SOLICITATION LETTER FOR INSTRUCTORS.....	208
APPENDIX H--SCRIPT READ BEFORE QUESTIONNAIRE DISTRIBUTION	211

LIST OF TABLES

Table	Page
1. Demographic Characteristics of the Sample.....	75
2. Summary: Associations between Demographic Traits and Students’ Perceptions of Behavior Described in Consumer Scenarios.....	76
3. Demographic Characteristics of the Sample.....	109
4. Factor Analysis of Philosophies of Human Nature Scale and Cronbach’s Alpha Coefficients for Each Factor	110
5. One-way ANOVA and Scheffé Test Results for Relationships among PHN Factor Groups and Consumer Behavior Scenarios.....	113
6. Demographic Characteristics of the Sample.....	144
7. Factor Analysis of Philosophies of Human Nature Scale and Cronbach’s Alpha Coefficients for Each Factor	145
8. Summary: Associations between Demographic Traits and Students’ Philosophies of Human Nature.....	148

LIST OF FIGURES

Figure	Page
1. A Contingency Model of Ethical Decision Making in a Marketing Organization	2
2. Model of Consumer Ethical Decision Making.....	4
3. A Contingency Model of Ethical Decision Making in a Marketing Organization	82
4. Model of Consumer Ethical Decision Making Focusing on Demographics as “Individual Factors”	83
5. A Contingency Model of Ethical Decision Making in a Marketing Organization	120
6. Model of Consumer Ethical Decision Making Focusing on PHN Factors as “Individual Factors”	121

CHAPTER I

INTRODUCTION

The ethical behavior of marketers has been given more attention in the literature than the ethical behavior of consumers. Models have been proposed to describe ethical decision making in marketing (Ferrell & Gresham, 1985; Ferrell, Gresham, & Fraedrich, 1989; Hunt & Vitell, 1986; Kohlberg, 1969). Both marketers and consumers have been found to engage in unethical behavior. Marketers have admitted to falsifying research data, price collusion, bribes, and bid rigging (Hodock, 1984; Ricklefs, 1983a, 1983b). Consumers have admitted to shoplifting and have been guilty of unethical consumer behavior such as price tag switching (Cole, 1989; Cox, Cox, & Moschis, 1990; Kallis, Krentler, & Vanier, 1986; Klemke, 1982; Strutton, Pelton, & Ferrell, 1997). Morgan and Hunt (1994) suggest that for profitable relationships to occur between marketers and consumers, both must behave in an ethical manner.

There is a lack of theoretical frameworks in the literature that address the multiple variables related to how consumers make ethically related decisions. The models that have been developed to describe consumer behavior do not address unethical consumer behavior (Grove, Vitell, & Strutton, 1989). Thus, an existing framework (see Figure 1) for ethical decision making in marketing (Ferrell & Gresham, 1985) was selected as the basis for this study focusing on consumer ethical decision making. Ferrell and Gresham (1985) assume that a marketer will experience ethical dilemmas. The marketer's solutions to these ethical dilemmas are influenced by individual factors and organizational factors such as opportunity and significant others (see Figure 1). This study did not investigate

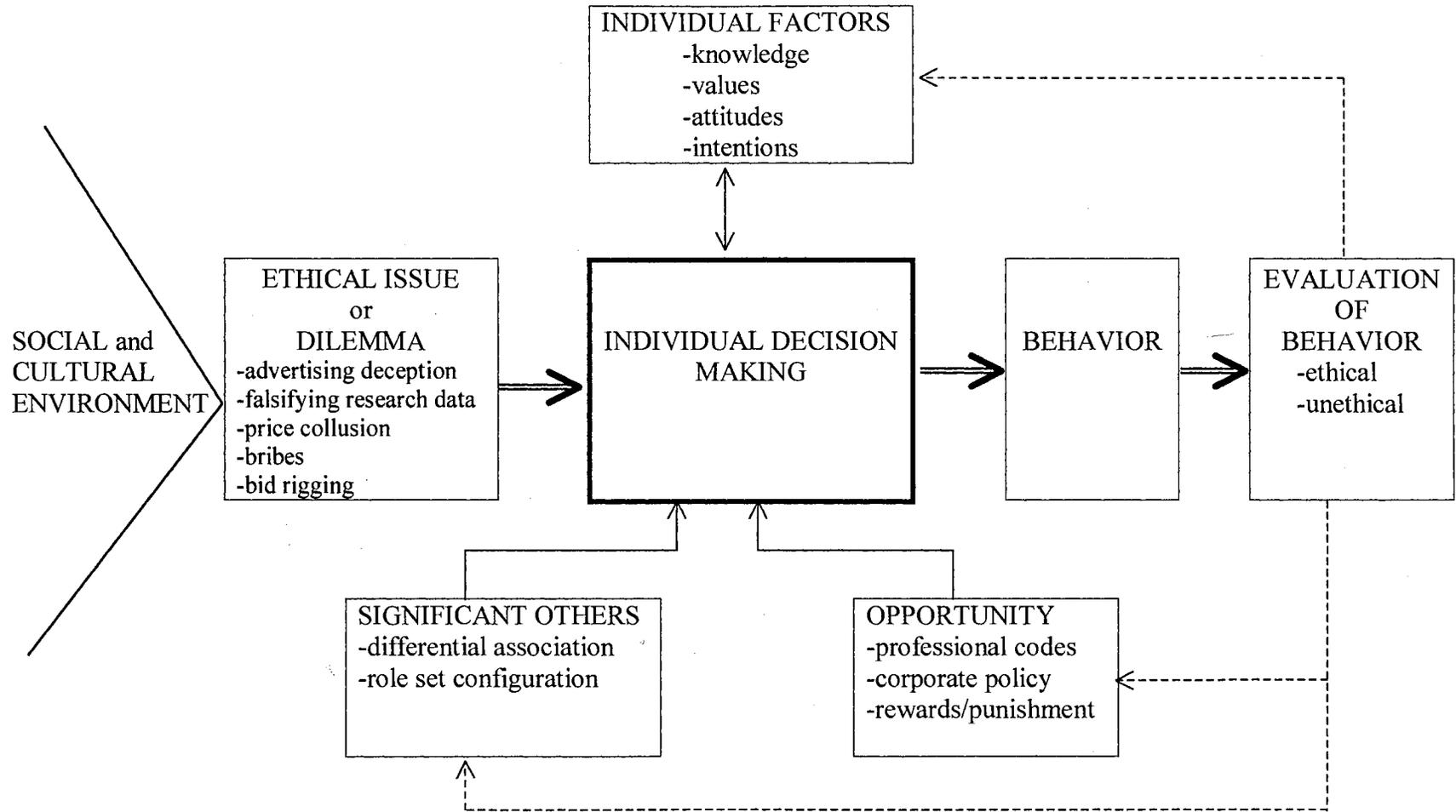


Figure 1. A Contingency Model of Ethical Decision Making in a Marketing Organization (Ferrell & Gresham, 1985, p. 89).

every component within Ferrell and Gresham's "marketing" framework. A specific type of attitude (philosophies of human nature), which is an "individual factor," was the focus of this study. In this study, demographic variables were introduced as proxies to measure various knowledge, values, attitudes, and intentions. Gender was used as a proxy to represent role socialization, age and year in school to represent new experiences with people and being on one's own, current employment status and employment by an apparel retailer to represent experience from a retailer's perspective, practice of faith orientation to represent one's development and practice of a belief system, and ethics course completion to represent experience in solving ethical dilemmas. In the adapted model developed for this study (see Figure 2), the consumer is exposed to consumer dilemmas. The consumer's ethical decision making is influenced by individual factors such as social attitudes (philosophies of human nature) and specific demographic characteristics (proxies for knowledge, values, attitudes, and intention).

Attitudes are learned tendencies to react to persons or things in a consistently positive or negative manner (Allport, 1967). Different types of attitudes exist, for example social attitudes. Social attitudes "include almost every variety of opinion and belief and all the abstract qualities of personality, such as courage, obstinacy, generosity and humility, as well as the units of affective organization" (Allport, 1967, p. 3). Another concept equivalent to social attitudes is philosophies of human nature. Philosophies of human nature are "assumptions about how people in general behave" (Wrightsmann, 1992, p. 55). The relationship between philosophies of human nature and ethical decision making has not been addressed in the literature. Rotter (1980) suggests that trusting individuals lie, cheat, and steal less than non-trusting individuals. Thus, it would appear reasonable

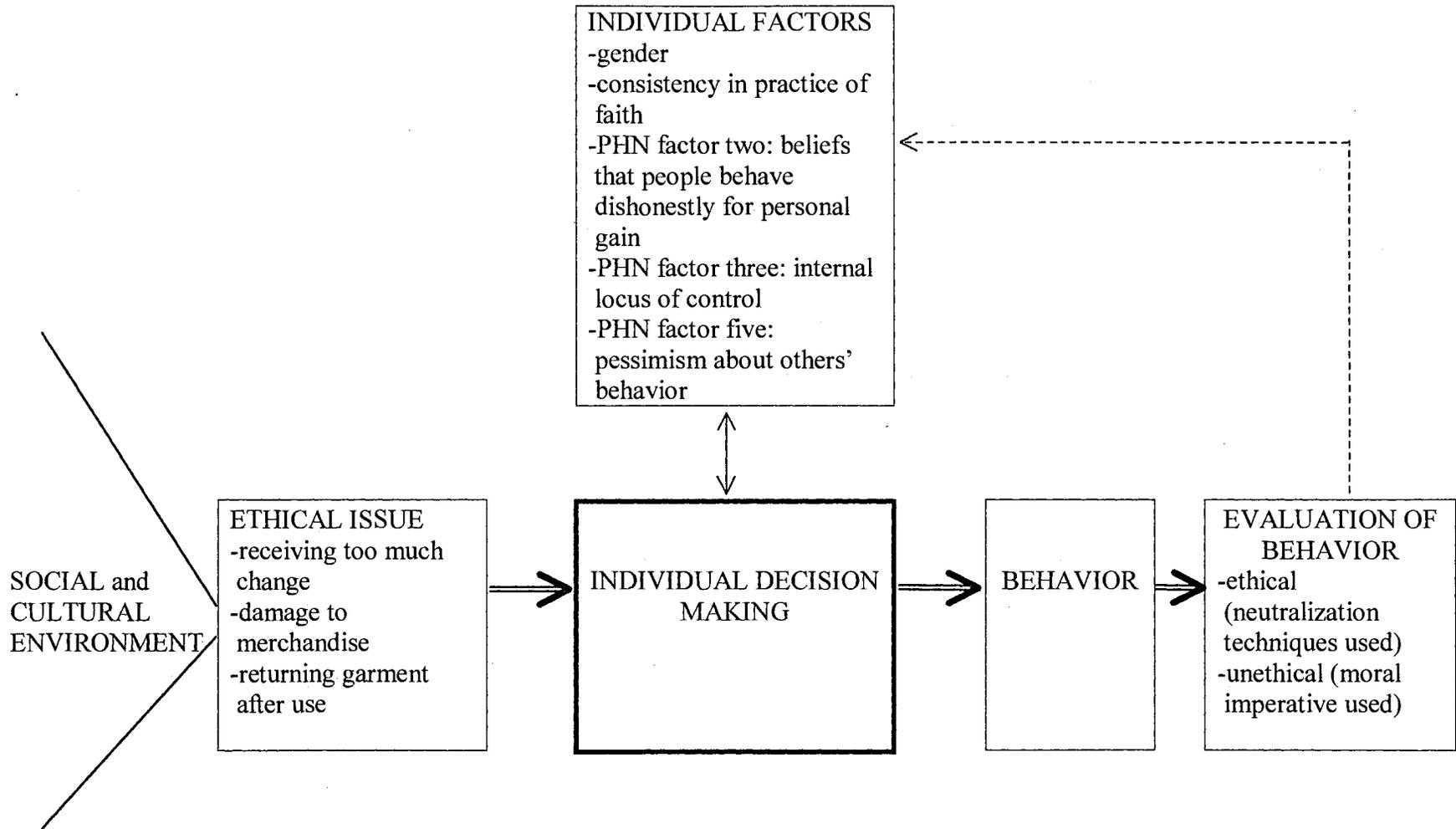


Figure 6. Model of Consumer Ethical Decision Making.

that individuals with positive philosophies of human nature would be more likely to make ethical decisions, while individuals with negative philosophies of human nature would be more likely to make unethical decisions.

When people reflect on a decision they have made and evaluate their decision as unethical, feelings of guilt may arise. Individuals may justify their unethical behavior to ease guilt feelings. Sykes and Matza (1957) developed a framework to describe how people justify unethical behavior. Five types of justifications referred to as “neutralization techniques” were proposed: (1) denial of responsibility, (2) denial of injury, (3) denial of the victim, (4) condemnation of the condemners, and (5) appeal to higher loyalties.

When an individual behaves unethically and believes he/she is not responsible for his/her own actions, the “denial of responsibility” technique is being used. When an individual believes his/her behavior is not causing any great harm, the “denial of injury” technique is being used. When the individual believes the “victim” deserves the injury, the “denial of the victim” technique is being used. The “condemnation of the condemners” technique occurs when the individual deflects the attention from his/her own unethical acts to that of the condemners. In the “appeal to higher loyalties” technique the individual sacrifices the norms of society to benefit his/her smaller social group (Sykes & Matza, 1957).

A previous study (Haines, Diekhoff, LaBeff, & Clark, 1986) indicated that when university students exhibit unethical behavior such as cheating on exams, quizzes, and homework assignments, they often use neutralization techniques to justify their unethical choices. Many of the students excused cheating in certain circumstances. If university students excuse this type of unethical behavior, they may also use neutralization

techniques to excuse unethical consumer behavior. Younger consumers have been found to be more accepting of unethical consumer behavior than older consumers (Fullerton, Kerch, & Dodge, 1996; Muncy & Vitell, 1992). Gaining an understanding of university students' acceptance of unethical consumer behavior may lead to methods that can reduce unethical consumer behavior by this age group.

University students shop and work in retail establishments. Most likely retail managers would not want to hire employees who evaluate unethical consumer behavior as acceptable. The beliefs employees have about ethical and unethical consumer behavior may impact consumer behavior and may ultimately influence retailers' profits. If an employee overlooks consumers committing unethical acts such as shoplifting, the retailers will lose profits. In addition, a significant portion of inventory shrinkage that occurs in retail firms is a result of unethical employee behavior (Ernst & Young, 1992). A long-term objective related to this study was to explore the potential for future research for using this study's questionnaire as a screening device when hiring retail employees.

Most people would probably agree that consumer behavior such as shoplifting and armed robbery is unethical. Consumer behavior, such as price tag switching or purchasing a garment for a special occasion with the intent to return it for a full refund, may be considered unethical by some people and not unethical by others. Regardless of whether or not people consider price tag switching as unethical as shoplifting, the result for the retailer is the same, lost profits. This study addressed university students' evaluations of consumer behavior that might be considered ethical by some students and unethical by other students.

A better understanding of consumer ethics, including the relationship between evaluations of consumer behavior scenarios as ethical or unethical and philosophies of human nature and the relationship between evaluations of consumer behavior as ethical or unethical and demographic characteristics is needed in order to develop a general theory of consumer ethics. Research is needed to investigate the relationship between evaluations of consumer behavior scenarios as ethical or unethical and philosophies of human nature, the relationship between evaluations of consumer behavior and demographic characteristics, and the relationship between philosophies of human nature and demographic characteristics. Findings from previous studies have suggested that the variable, “philosophies of human nature” is influenced by demographic characteristics such as gender, and consistency in practice of primary faith orientation (Chun & Campbell, 1975; Duke & Wrightsman, 1968; Gardiner, 1972; Maddock & Kenny, 1972; Richmond, Mason, & Padgett, 1972; Wrightsman, 1964).

Purpose

The purpose of this research was to investigate university students’ evaluations of the individuals’ behavior depicted in three consumer behavior scenarios as ethical or unethical in relation to the students’ demographic characteristics and philosophies of human nature.

Objectives

The specific objectives of the study were to:

1. Determine the relationships between university students’ evaluation of three consumer behavior scenarios as ethical or unethical and university students’ demographic

characteristics (gender, age, year in school, employment status, previous employment by an apparel retailer, consistency in practice of faith orientation, and completion of an ethics course).

2. Determine the relationships between university students' responses to a portion of Wrightsman's Philosophies of Human Nature (PHN) scale and university students' evaluation of three consumer behavior scenarios as ethical or unethical.

3. Determine the relationships between university students' responses to a portion of the PHN Scale and university students' demographic characteristics (gender, age, year in school, employment status, consistency in practice of faith orientation, and completion of an ethics course).

4. Explore the potential for further research on the use of the instrument used in this study as a reliable screening device for retail employers when they are hiring employees.

Hypotheses

The hypotheses for the study were:

1. There is a statistically significant relationship between/among university students' evaluation of three consumer behavior scenarios as ethical or unethical and university students' demographic characteristics (gender, age, year in school, employment status, previous employment by an apparel retailer, consistency in practice of faith orientation, and completion of an ethics course).

2. There is a statistically significant difference among university students' low, moderate, and high responses on the Philosophies of Human Nature (PHN) Scale in relation to their evaluation of three consumer behavior scenarios as ethical or unethical.

3. There is a statistically significant relationship between/among university students' responses to the PHN Scale and the university students' demographic characteristics (gender, age, year in school, current employment status, consistency in practice of faith orientation, and completion of an ethics course).

Definitions

The following definitions clarify the terms used in the study:

1. Attitude – “a mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related” (Allport, 1967, p. 8).

2. Beliefs that people are conventionally good – a general attitude that is positive regarding the intentions and behavior of other people; “reflects the middle-class morality of America” (Wrightsmann, 1992, p. 93).

3. Consumer behavior – “the mental, emotional, and physical activities that people engage in when selecting, purchasing, using, and disposing of products and services so as to satisfy needs and desires” (Wilkie, 1994, p. 14).

4. Consumer ethics – “the moral principles and standards that guide behavior of individuals or groups as they obtain, use, and dispose of goods and services” (Muncy & Vitell, 1992, p. 298).

5. Cynicism – the belief system of one who is “not only critical of human nature” but also believes “people are double-dealing, hypocrisy-ridden, or self-deluding” (Wrightsman, 1992, p. 93).
6. Ethics – “a set of moral principles or values” (Ferrell & Gresham, 1985, p. 87).
7. Internal locus of control – a belief “that rewards are contingent upon one’s own actions” (Wrightsman, 1992, p. 76).
8. Neutralization techniques – “justifications of deviant behavior” (Sykes & Matza, 1957, p. 667).
9. Non-normative consumer behavior – “consumer misconduct in the acquisition, usage or disposition of goods and services” (Grove, Vitell, & Strutton, 1989, p. 135).
10. Philosophies of human nature – “assumptions about how people in general behave” (Wrightsman, 1992, p. 55); “social attitudes” (Wrightsman, 1992, p. 170).
11. Practice of faith orientation – the respondent’s perception of how consistently he/she follows the teachings of his/her primary faith orientation.
12. Proxy – a measurable variable (e.g., gender) used to logically represent a variable that is more difficult to measure (e.g., role socialization).
13. Social attitudes – “includes almost every variety of opinion and belief and all the abstract qualities of personality, such as courage, obstinacy, generosity and humility, as well as the units of affective organization” referred to as “sentiments” (Allport, 1967, p. 3).

Assumptions

The following assumptions were made for this study:

1. Circumstances arise in retail settings that pose opportunities for consumers to make ethical or unethical decisions.
2. The “consumer ethics” instrument accurately measures consumers’ evaluation of consumer behavior scenarios as ethical or unethical.
3. The consumer behavior scenarios included in the questionnaire include ethical content.
4. Respondents responded to the questionnaire honestly.
5. Respondents’ assessment of the consumer behavior scenarios is a reflection of their own behavior in a similar retail situation. Behavioral intentions have been found to be predictors of actual behavior (Ajzen & Fishbein, 1977).
6. Consumers use neutralization techniques to justify unethical behavior in retail situations.
7. Each retail consumer holds philosophies of human nature and characteristics that influence his/her ethical decision-making.
8. The PHN Scale accurately measures philosophies of human nature.
9. Certain measurable variables (such as gender) can be used to indicate psychographic variables such as knowledge, values, attitudes, or intentions.

Limitations

Included in this study are the following limitations.

1. The sample is a convenience sample and is not representative of all U.S. consumers. The study was limited to a sample of undergraduate students enrolled at Oklahoma State University and West Virginia University; however students representing various majors and undergraduate classification levels were selected to better ensure diversity. In addition, collection of data on two campuses in two very different geographic regions increases the likelihood of gaining a heterogeneous sample.

2. The age ranges and locations of the sample prevent the ability to generalize the results to the entire U.S. population. However, younger adults were of interest because previous studies suggest that younger adults are more likely to be accepting of unethical consumer behavior in certain circumstances than older adults (Fullerton, Kerch, & Dodge, 1996; Muncy & Vitell, 1992).

3. The instrument does not measure all variables that impact consumer ethical decision-making. The focus of this study was “individual factors” including philosophies of human nature and demographic characteristics.

Organization of Chapters

The chapters of the dissertation were organized in the following manner: Chapter I contains the introduction to the study including purpose, objectives, hypotheses, and limitations. Chapter II contains the review of literature. Chapter III contains the methodology. Chapter IV contains manuscript one, which addresses the associations between demographics and perceptions of unethical consumer behavior. Chapter V

contains manuscript two, which addresses associations between philosophies of human nature and perceptions of unethical consumer behavior. Chapter VI contains manuscript three, which addresses associations between demographics and philosophies of human nature. Chapter VII contains the summary and conclusions.

CHAPTER II

REVIEW OF LITERATURE

The ethical behavior of marketers has been of much interest to researchers (Abdolmohammadi, Gabhart, & Reeves, 1997; Ferrell & Gresham, 1985; Ferrell, Gresham, & Fraedrich, 1989; Ferrell & Weaver, 1978; Glenn & Van Loo, 1993; Hunt & Vitell, 1986; Vitell & Festervand, 1987; Wahn, 1993). Ebejer and Morden (1988) propose three ways marketers can approach consumers. The first approach is “paternalism,” where the marketer has superior knowledge and makes the purchasing decision for the consumer to protect the consumer from harm. The second approach is “limited paternalism,” where the marketer educates the consumer on the consequences of purchasing the goods and the consumer makes the purchasing decision. The third approach is to “let the buyer beware,” implying marketers may misrepresent the goods sold to the consumer. Much of the marketing ethics research (Ferrell & Gresham, 1985; Ferrell, Gresham, & Fraedrich, 1989; Ferrell & Weaver, 1978; Hunt & Vitell, 1986; Laczniak & Murphy, 1985; Vitell & Festervand, 1987) reveals that many marketers have been motivated by short-term profit to behave unethically. Clearly much research has focused on the ethics of the marketer with less attention paid to the ethical decisions of consumers. The consumer is often depicted as the victim when in reality some consumers have been found to engage in unethical acquisition (e.g. shoplifting) and in unethical disposition of goods (purchasing an item with the intent to return it for a full refund after use) (Strutton, Pelton, & Ferrell, 1997). This study focuses on consumer ethics but applies a theory base found in the marketing ethics literature.

Ethical Decision Making Models

Ethical Decisions Based on Stage of Moral Reasoning

An individual's solution to an ethical dilemma is based on the individual's stage of moral reasoning (Kohlberg, 1969). In stage one, an ethical decision would be made in order to obey rules and authority and to avoid punishment. In stage two, the intent of the individual's ethical decision would be to benefit the individual's own or others' needs. In stage three, the intent of the ethical decision would be to remain loyal to the group with which the individual most identifies and to gain approval from the people in that group. During stage four, the intent of the individual's ethical decision is based on what the individual thinks is best for the welfare of society. In stage five, the individual will create solutions to ethical dilemmas based on the values and basic rights of the society even if the moral and legal viewpoints differ. During stage six, universal ethical principles are followed to devise solutions to ethical dilemmas and other people are viewed as ends, not means.

Ethical Decisions using either Deontological or Teleological Approaches

Hunt and Vitell (1986) suggest two methods to devise appropriate solutions to ethical issues: a solution could be determined either by consistently following one set of rules or it could be determined by weighing the consequences of the behavior in order to promote the greatest good. The first method of devising an appropriate solution to an ethical issue is referred to as a deontological approach and the latter method is referred to as a teleological approach (Ferrell & Gresham, 1985; Ferrell, Gresham, & Fraedrich,

1989; Hunt & Vitell, 1986). When an individual uses the deontological approach the same set of rules would be followed for every ethical issue to devise an appropriate solution regardless of the impact the solution may have on the individual or on others. An individual using the teleological approach would attempt to devise solutions to ethical issues in order to promote the greatest good for the greatest number of people (utilitarian) or to promote the greatest good for the individual, himself/herself (egoism).

Hunt and Vitell (1986) developed a model suggesting that individuals use both deontological and teleological philosophies when making a decision regarding an ethical dilemma. In order for this model to apply, the individual must perceive the situation as having ethical content. Personal experiences and cultural, industrial, and organizational environments impact the decision making process. Possible alternative solutions to the dilemma are devised and consequences of the solutions are visualized. The inherent rightness or wrongness (deontological) of the solutions, and the probabilities and desirability of the consequences (teleological) are evaluated. A solution to the ethical issue is chosen, consequences occur, and then the consequences are considered when devising solutions to future ethical decisions.

Ethical Decision-Making Model of Marketing Managers

Ferrell and Gresham (1985) reviewed previous studies and developed a framework describing ethical decision making of marketing managers. An assumption of the framework is that the individual will be exposed to situations that have ethical content, such as misleading advertising or falsifying data from market research. Organizational factors and individual factors influence the solutions to ethical issues. The “organizational

factors” component includes two segments: opportunity and significant others. The “opportunity” segment includes professional codes, corporate policies, and rewards and punishments. A corporate policy may exist where managers’ performance is based on the profit they bring to the company. A manager might be tempted to behave unethically if it meant higher profits and in turn a higher evaluation of performance.

In the “significant others” segment of organizational factors the decisions the “significant others,” such as work associates and superiors, make regarding ethical dilemmas influence the decisions an individual will make for similar ethical dilemmas. If the individual’s superior or work associates exhibit unethical behavior, the individual may be more likely to also exhibit unethical behavior in a similar ethical situation if desirable outcomes occurred. In Ferrell and Gresham’s (1985) framework the individual will devise a solution to the ethical issue, will then exhibit behavior in line with the solution, and then will evaluate the outcome of the behavior. The outcome of the behavior will impact the organizational component (opportunity and significant others) and individual factors, which will then influence solutions to future ethical dilemmas. The “individual factors” component includes knowledge, values, attitudes, and intentions.

Ethical Decision-Making Synthesis Model

To provide a more complete perspective of the ethical decision making process, Ferrell, Gresham, and Fraedrich (1989) integrated Kohlberg’s (1969), Hunt and Vitell’s (1986), and Ferrell and Gresham’s (1985) models into one model of ethical decision making in marketing. The synthesis model incorporates the stages of cognitive moral development (Kohlberg, 1969), the individual’s ethical evaluations as a function of both

deontological and teleological philosophies (Hunt & Vitell, 1986), and the relationship between the ethical issue, the organizational components and the individual factors (Ferrell & Gresham, 1985). The synthesis model suggests that both external (social environment) and internal factors (attitudes) influence ethical decisions in marketing situations.

Attitudes

According to Rokeach (1973) attitudes are based on values. One value may serve as a standard for many attitudes. An individual may have only dozens of values, but have thousands of attitudes. Researchers (Durgee, O'Connor, & Veryzer, 1996; Rokeach, 1973) suggest that values influence attitudes, which then influence behavior. Rotter (1980) suggests that individuals with trusting attitudes toward others will exhibit trustworthy behavior, such as honesty, and will not cheat or steal. Therefore, an individual may exhibit behavior that is a reflection of the type of attitude the individual has toward others' behavior.

Attitude has been defined as "a mental and neural state of readiness, organized through experience, exerting a directive or dynamic influence upon the individual's response to all objects and situations with which it is related" (Allport, 1967, p. 8). Social attitudes are a specific type of attitude that include "almost every variety of opinion and belief and all the abstract qualities of personality, such as courage, obstinacy, generosity and humility, as well as the units of affective organization" (Allport, 1967, p. 3). Another phrase that indicates social attitudes is philosophies of human nature.

Philosophies of Human Nature

“Assumptions about how people in general behave” are referred to as philosophies of human nature (Wrightsman, 1992, p. 55). Philosophies of human nature provide a paradigm that individuals can use to explain social interactions. All individuals develop philosophies of human nature because the behavior of others has a significant impact on an individual’s life. Another’s behavior could be very disturbing to an individual, especially behavior that disregards the norm. All interpersonal human behavior is often justified using philosophies of human nature (Wrightsman, 1964).

Philosophies of human nature are learned at a young age, develop by observing and listening to others, and are modified reluctantly. Throughout one’s lifetime individuals will constantly retest their philosophies of human nature to verify their attitudes. Individuals learn philosophies of human nature primarily from parents, from one’s social and cultural environment, from one’s own personality, and from programs, such as religious training, designed to develop social attitudes (Wrightsman, 1992).

Philosophies of human nature (PHN) scale. Wrightsman (1964) developed a scale to measure philosophies of human nature. Wrightsman (1964) suggested that there are six dimensions to human nature (“trustworthiness,” “strength of will and rationality,” “altruism,” “independence,” “complexity,” and “variability”) and developed a subscale of the PHN Scale for each dimension. Wrightsman (1964) composed 20 statements for each subscale based on expressions from mass media, philosophers’, social scientists’, and college students’ writings about human nature. Two item analyses were performed

resulting in the elimination of 36 items. Fourteen statements were retained for each subscale resulting in a total of 84 items for the PHN Scale.

The “trustworthiness” subscale is intended to measure “the extent to which people are seen as moral, honest, and reliable” (Wrightsman, 1964, p. 744). The “strength of will and rationality” subscale investigates “the extent to which people understand the motives behind their behavior and the extent to which they have control over their own outcomes” (Wrightsman, 1964, p. 744). The “altruism” subscale determines “the extent of unselfishness, sincere sympathy and concern for others present in people” (Wrightsman, 1964, p. 744). The “independence” subscale measures “the extent to which a person can maintain his convictions in the face of society’s pressures toward conformity” (Wrightsman, 1964, p. 744). The “complexity” subscale determines “the extent to which people are complex and hard to understand or simple and easy to understand” (Wrightsman, 1964, p. 744). The “variability” subscale measures “the extent of individual differences in basic nature and the basic changeability in human nature” (Wrightsman, 1964, p. 744).

Wrightsman (1964) hypothesized that the first four subscales (“trustworthiness,” “strength of will and rationality,” “altruism,” and “independence”) are independent of the last two (“complexity” and “variability”). The first four subscales were found to intercorrelate and to be independent of the last two subscales. Wrightsman (1964) labeled the sum of the first four subscales “favorability” and the sum of the last two subscales “multiplexity.” The “favorability” summed score ascertains a positive or negative view of human nature. The “multiplexity” summed score indicates a belief about “whether people

are simple or complex, and whether people are similar or different” (Wrightsman, 1964, p. 747).

Several researchers (Nottingham, Gorsuch, & Wrightsman, 1970; O’Conner, 1971; Wrightsman, Weir, & Brusewitz, 1991) have used Wrightsman’s (1964) PHN Scale in their studies and performed factor analyses on the PHN Scale to assist in factoring items into subscales. O’Conner (1971) employed factor analysis to reduce the data to eight factors. Three of O’Conner’s (1971) factors (cynicism, beliefs that people are conventionally good, and internal locus of control) were identified as most relevant to the current study. The “cynicism” factor contains ten items that “not only are critical of human nature but also portray people as double-dealing, hypocrisy-ridden, or self-deluding” (Wrightsman, 1992, p. 93). The “beliefs that people are conventionally good” factor contains twelve items indicating a general attitude that is positive regarding the intentions and behavior of other people and “reflects the middle-class morality of America” (Wrightsman, 1992, p. 93). The “internal locus of control” factor contains five items and indicates a belief “that rewards are contingent upon one’s own actions” (Wrightsman, 1992, p. 76).

Some researchers (Dole, Nottingham, & Wrightsman, 1969; Duke & Wrightsman, 1968; Wrightsman, Richard, & Noble, 1966) have conducted studies using the original six theoretical subscales and both summed scores, while other researchers (Bennett, Rosser, & Hope, 1977; Couch & Jones, 1997; Cryns, 1975; Kacmar & Carlson, 1997; Larzelere, 1984; Richmond, Mason, & Padgett, 1972; Ruzicka & Naun, 1976; Ruzicka & Palisi, 1976; Tobacyk & Milford; 1988; Wrightsman, 1966; Wrightsman & Baker, 1969; Wrightsman & Noble, 1965) chose to use other subscales.

Many researchers (Bennett, Rosser, & Hope, 1977; Chun & Campbell, 1975; Couch & Jones, 1997; Cryns, 1975; Dole, Nottingham, & Wrightsman, 1969; Duke & Wrightsman, 1968; Kacmar & Carlson, 1997; Larzelere, 1984; Nottingham, Gorsuch, & Wrightsman, 1970; Richmond, Mason, & Padgett, 1972; Ruzicka & Naun, 1976; Ruzicka & Palisi, 1976; Tobacyk & Milford, 1988; Wrightsman, 1966) have used Wrightsman's PHN Scale to investigate the relationship between philosophies of human nature and other variables. Variables such as human relations training for preservice teachers (Bennett, Rosser, & Hope, 1977), romantic involvement and personality (Couch & Jones, 1997), self-concept (Richmond, Mason, & Padgett, 1972), and demographic traits (Chun & Campbell, 1975; Duke & Wrightsman, 1968; Gardiner, 1972; Maddock & Kenny, 1972; Richmond, Mason, & Padgett, 1972; Wrightsman, 1964) have been investigated in relation to philosophies of human nature. Specifically two demographic traits have been investigated previously in relation to the PHN Scale: gender (Chun & Campbell, 1975; Duke & Wrightsman, 1968; Gardiner, 1972; Richmond, Mason, & Padgett, 1972; Wrightsman, 1964) and whether or not one consistently practices his or her primary faith orientation (Maddock & Kenny, 1972).

Philosophies of human nature and gender. Wrightsman (1964) found that female subjects (n=277) at six colleges had more positive perceptions of human nature than male subjects had (n=223). Duke and Wrightsman (1968) found that females (n=45) scored significantly higher than males (n=150) on five ("trustworthiness," "strength of will and rationality," "altruism," "independence," and "variability") of six subscales of the PHN Scale. These findings suggest that females possess a higher perception of others as being moral, honest, and reliable than males possess. The findings also indicate, that females also

have a greater view of others as rational and having the willpower to control outcomes in life than males. In addition, females may have a greater perception of others being unselfish and having sincere sympathy and concern for others. Female subjects in Duke and Wrightsman's (1968) study had a higher confidence that other people will stand by their beliefs in the face of adversity than the male subjects had. Duke and Wrightsman's findings (1968) also suggest that females have a greater belief that individuals' basic natures are different from each other and that an individual's basic nature could be changed.

Chun and Campbell (1975) administered the "trustworthiness" subscale of the PHN Scale to 187 undergraduate university students. A factor analysis was performed resulting in two, four-item factors which the researchers named "global morality" and "specific acts of honesty." Females scored significantly higher than males on the "global morality" factor, indicating females have more of a belief that others are altruistic and upright than males have. No significant difference was found between the two genders' mean scores for the "specific acts of honesty" factor and the total "trustworthiness" subscale.

Richmond, Mason, and Padgett (1972) found that females (n=98) scored significantly higher on the "altruism" subscale of the PHN Scale than males (n=52) indicating that females had a stronger belief that others are unselfish and have more sincere sympathy and concern for others than males had. Gardiner (1972) administered the PHN Scale to Roman Catholic sisters. The 30 nuns scored unusually high on two subscales: "trustworthiness" and "strength of will and rationality." The findings indicate that the nuns viewed others as moral, honest, and reliable. Also, the nuns viewed others as rational and

believed that others have the will power to control outcomes in their lives. Gardiner (1972) attributed the high scores partially to the fact that the nuns were female. Richmond, Mason, and Padgett (1972) offer a possible explanation for females scoring higher on the PHN Scale than males. They suggest that the differences found between the genders may be due to the “sex roles defined by our society.” Females are traditionally the caregivers, being very nurturing, while males are traditionally the protectors, being suspicious of outsiders. Gardiner (1972) also attributed the nuns’ high PHN subscale scores to the fact that the nuns lived communally with people similar to themselves and to the fact that the nuns’ occupation was teaching. Another possibility regarding the nuns’ high PHN subscale scores not identified by Gardiner (1972) is the fact that the nuns most likely practice their primary faith orientation very consistently.

Philosophies of human nature and consistency of practicing primary faith. Subjects (n=100) who practiced their primary faith orientation daily had more positive general beliefs about human nature as measured by the total of four subscales (“trustworthiness,” “strength of will and rationality,” “altruism,” and “independence”) than subjects who did not practice faith daily (Maddock & Kenny, 1972). Also on one subscale (trustworthiness) subjects who practiced their primary faith orientation on a daily basis had significantly higher PHN scores than subjects who did not practice each day, indicating that subjects who practice faith daily have a more positive perception of others in regards to morality, honesty, and reliability.

Consumer Ethics

More research has been conducted investigating the ethical and unethical behavior of marketing professionals than of consumers. Consumers are often depicted as the “innocent victims” while marketers are depicted as participating in “unethical business practices” (Grove, Vitell, & Strutton, 1989, p. 131). Ethical behavior from both the marketer and the consumer perspectives is important for a mutually beneficial relationship to continue (Morgan & Hunt, 1994). Unethical behavior by either the marketer or the consumer will disrupt the relationship and lead to mistrust and unproductive exchanges (Morgan & Hunt, 1994).

Consumers have been found to shoplift and violate norms by participating in various types of unethical consumer behavior. Consumer behavior is “the mental, emotional, and physical activities that people engage in when selecting, purchasing, using, and disposing of products and services so as to satisfy needs and desires” (Wilkie, 1994, p. 14). Many models have been developed to describe consumer behavior; however, these models do not address unethical consumer activities (Grove, Vitell, & Strutton, 1989). A general theory of consumer ethics has not been developed.

The phrase “the customer is always right” may be inaccurate. Consumers may complain about something that they have no valid reason to complain about or may simply lie. For example, a man might go to a store and purchase a suit, wear it to a funeral or a wedding and then return it a week later stating that the suit did not fit well. A model illustrating ethical decision making of consumers is vital to marketers, as well as

consumers, so that mutually beneficial relationships between the two groups can be analyzed and understood.

Inventory Shrinkage

Inventory shrinkage costs retailers billions of dollars each year. From 1990 to 1995 retailers estimated shrinkage losses ranged from \$22.7 billion to \$27.0 billion (Hayes, 1996). Shrinkage results from shoplifting, employee theft, vendor fraud, and administrative error. Employee theft is believed to cause the largest percentage of inventory shrinkage in terms of dollars lost (Ernst & Young, 1992). The shrinkage not only costs retailers, but also costs the offender penalties and ultimately costs consumers through an increase in prices and a shopping environment that may be inconvenient.

Inventory shrinkage due to shoplifting. Some research has been conducted investigating consumer ethics but much of this research (Cole, 1989; Cox, Cox, & Moschis, 1990; Kallis, Krentler, & Vanier, 1986; Klemke, 1982; Moschis & Powell, 1986) focused specifically on shoplifting and retail fraud. A record number of retailers go in and out of business. The retail businesses that remain in business are not as profitable as they could be due to shoplifting. Shoplifting has been defined as “the taking, using or consumption of an item or product from a store without paying for it, including the eating of food in supermarkets and the changing of prices” (Kallis, Krentler, & Vanier, 1986, p. 32).

Although all shoplifters do not fit one profile, a high percentage of admitted shoplifters have been found to be male, non-white, single, lower income, young, and likely to have been arrested in the past (Kallis, Krentler, & Vanier, 1986). Klemke (1982)

investigated high school students' previous shoplifting activities. Of the 1,189 high school students investigated, 63% reported having shoplifted sometime during their lifetime. Male high school students reported more involvement in shoplifting than female high school students reported. The students reported the shoplifting activities declined with age.

According to *Chain Store Age* (Theft's, 1997), the percentage of juvenile shoplifters is increasing. Cox, Cox, and Moschis (1990) found that 40% of apprehended shoplifters are adolescents. Middle adolescent (9th and 10th grade) subjects were found to have a higher incidence of shoplifting than early (7th and 8th grade) or late adolescent subjects (11th and 12th grade). Male adolescents were found to shoplift more than female adolescents shoplift. Cox, Cox, and Moschis (1990) suggest that the increase in the number of adolescents shoplifting may be due to the increase in the number of adolescents "hanging out" in malls and due to the fact that large impersonal stores with self-service strategies are replacing the small family owned stores.

The retailers' tempting advertising practices may also contribute to increases in the number of adolescents shoplifting (Cox, Cox, & Moschis, 1990). According to *Chain Store Age* (Theft's, 1997) apprehended shoplifters are most often found with tobacco products, athletic shoes, and high-demand brand name apparel. Cox, Cox, and Moschis (1990) found the most frequently shoplifted items are merchandise considered to be impulse purchases. In a study conducted by Klemke (1982) subjects reported shoplifting relatively inexpensive items.

Strategies to reduce inventory shrinkage. Retailers have used various strategies to decrease the inventory shrinkage problem, such as high-tech electronic devices, pre-

employment screening, and offering competitive wages to attract high quality employees (Theft's, 1997). Some researchers (Strutton, Pelton, & Ferrell, 1997; Strutton, Vitell, & Pelton, 1994) recommend that companies should develop a closer bond with the consumer to reduce consumer unethical behavior. For example, companies could use advertisements and in-store displays to create an image that the company cares about the consumer and is a fair player.

Hayes (1996) discussed ways to decrease shrinkage by using prevention marketing. Hayes' recommendations indicate that retailers should promote honesty and discuss the direct and indirect costs of the unethical behavior using multiple media. The multiple media promotion should occur within the retail establishment, in the surrounding area of the retail establishment, and within the community. In a study conducted by Kallis, Krentler, and Vanier (1986) the subjects who reported past shoplifting activity had a higher perception of shoplifters in general than the subjects who did not report past shoplifting activity. Possibly a multiple media promotion could be developed to change the admitted shoplifters' perception of shoplifters to a negative perception.

Non-Normative Consumer Behavior

Many people would probably agree that shoplifting is wrong. However, other non-normative consumer behavior may be categorized in a gray area; some people would find the consumer behavior wrong while others might not consider it wrong, depending on the circumstances. Non-normative consumer behavior has been defined as "consumer misconduct in the acquisition, usage or disposition of goods and services" (Grove, Vitell, & Strutton, 1989, p. 135).

Recently, research has been conducted investigating consumers' views on consumer ethics (Muncy & Vitell, 1992; Vitell, Lumpkin, & Rawwas, 1991; Vitell & Muncy, 1992; Wilkes, 1978). Consumer ethics was defined by Muncy and Vitell (1992) as "the moral principles and standards that guide behavior of individuals or groups as they obtain, use, and dispose of goods and services" (p. 298). General consumer attitudes regarding business, government, and mankind were investigated and correlated with beliefs about consumer ethics (Vitell & Muncy, 1992). Subjects were asked to share their beliefs about the wrongness/rightness of 27 consumer ethics statements. In general, the 569 subjects either found the consumer ethics statements to be wrong or were neutral about the statements. The statements were categorized into four groups: actively benefiting, passively benefiting, deceptive, "legal" practices, and no harm/indirect harm. The subjects assessed the practices that actively benefited consumers, such as switching price tags, to be most wrong. The consumers believed the passively benefiting statements, such as getting too much change and not saying anything, were more wrong than the deceptive, "legal" practices. The consumers assessed deceptive, "legal" practices, such as breaking a bottle in a store and not paying for it, to be more wrong than "no harm/indirect harm" practices, such as taping a television movie. Results revealed that subjects with a more positive attitude toward business are less likely to exhibit unethical consumer behavior, while no relationship was found between consumer ethics and the subjects' attitudes toward salespeople, the government, and mankind.

Middle-income housewives indicated that returning a worn garment, shoplifting, and changing a price by pen or by replacing with another price tag to be "definitely wrong" (Wilkes, 1978). Behaviors the subjects perceived as "not serious" included doing

nothing about items that were either undercharged for or not charged for by the sales associate. The housewives believed that retailers are more responsible for fraudulent situations than the consumers are and that the retailers should increase security so consumers could not commit wrongful acts.

Younger, more educated, and higher income consumers have been found to be more accepting of unethical behavior than older, less educated, and lower income consumers (Fullerton, Kerch, & Dodge, 1996; Muncy & Vitell, 1992). Fullerton, Kerch, and Dodge (1996) used a consumer ethics index to measure ethical predisposition and categorize consumers into four groups: permissives, situationalists, conformists, and puritans. Permissives were accepting of unethical behavior. Situationalists exhibited slight acceptance of unethical behavior. Conformists exhibited slight unacceptance of unethical behavior, while the puritans exhibited high unacceptance of unethical behavior. The results indicated the acceptance of unethical behaviors tend to be situational rather than a reflection of an attitude.

In a study conducted by Muncy and Vitell (1992), 1,900 heads of households responded to ethical belief statements. The majority of the sample believed behavior such as changing price tags on merchandise and drinking a can of soda in a supermarket without paying for it to be wrong. The majority of subjects rated items such as “using computer software that they did not purchase” and “returning an item after finding out that the same item is now on sale” anywhere from “neutral” to “believe that it is not wrong.”

Neutralization Techniques used to Rationalize Unethical Behavior

Temptation, rationalization, and perceived probability of apprehension and penalization were found to be contributing factors to shoplifting among adolescents (Cox, Cox, & Moschis, 1990). Hayes (1996) investigated shoplifting behavior of college students. The students were found to commonly use two rationalizations for shoplifting: 1) the large impersonal retailers do not notice a loss from stealing and 2) the prices the retailers charge are too high.

Haines, Diekhoff, LaBeff, and Clark (1986) reported that more than half of the university students investigated often cheated on exams, quizzes, and homework assignments. The younger, single students with lower grade point averages, who were receiving financial support from parents and who were more involved in extracurricular activities, such as sports or fraternities and sororities tended to cheat more than older, married students who were highly committed to academics. Three factors were identified as the basis for the cheating behavior: student immaturity, lack of commitment to academics, and rationalization. While students indicated that cheating was wrong, many of the students excused cheating in certain instances and rationalized their behavior to ease their consciences (Haines, Diekhoff, LaBeff, & Clark, 1986).

Most people who exhibit unethical behavior may view the behavior as wrong but may rationalize the behavior under certain circumstances, to ease feelings of guilt. Sykes and Matza (1957) suggest that delinquent behavior, such as the method used to commit the crime and the rationalizations of committing the crime, is learned through social interactions. These rationalizations are called techniques of neutralization and include five

types: (1) denial of responsibility, (2) denial of injury, (3) denial of the victim, (4) condemnation of the condemners, and (5) appeal to higher loyalties (Sykes & Matza, 1957).

The “denial of responsibility” technique is used when the delinquent views himself/herself as not responsible for his/her own actions. The person may believe a parent or being raised in a poor neighborhood is the cause when the behavior contradicts the norms of society. The “denial of injury” technique is used when the delinquent views his/her behavior as not causing any great harm. When a delinquent vandalizes another person’s property, he/she might think that the owner of the property has so much money that the vandalization causes no real harm. In the “denial of the victim” technique the delinquent views the “victim” as deserving of the injury, such as when minority groups or suspected homosexuals are attacked. The delinquent might believe that the person would not have to be attacked if the person would be more like everyone else. The “condemnation of the condemners” technique occurs when the delinquent deflects the attention from his/her own behavior to the behavior of the condemners. A delinquent may say that policemen are corrupt to deflect the attention away from the delinquent’s behavior. In the “appeal to higher loyalties” technique the delinquent will sacrifice the norms of society to benefit his/her smaller social circle. A delinquent might steal to support his/her family or withhold information from authorities to protect a friend.

Sykes and Matza’s (1957) framework of the techniques of neutralization was applied to consumer behavior (Grove, Vitell, & Strutton, 1989). The “denial of responsibility” technique may occur when a consumer shoplifts during the holidays and rationalizes the behavior by thinking, “I am not the one who invented Christmas.” The

“denial of injury” technique may occur when it is difficult to identify who is being harmed. A consumer shopping in a large impersonal department store might justify taking a blouse by thinking, “no one will notice it missing.” The “denial of victim” technique may be used when the consumer thinks that the company deserves to be treated in a negative manner. The consumer who receives too much change from a sales associate may think that the company does not deserve the money because adequate training has not been provided to the employees. When consumers use the “condemnation of the condemners” technique they deflect the attention from their own unethical behavior to that of another’s unethical behavior. A consumer may return a worn garment and justify the behavior by thinking, “the store will do anything to make a profit with no concern for the consumer.” The consumer using the “appeal to higher loyalties” technique will sacrifice the norms of society to benefit his/her smaller social circle, such as when an adolescent shoplifts to impress friends.

To test consumers’ use of neutralization techniques and consumers’ evaluation of unethical behavior in retail environments Strutton, Vitell, and Pelton (1994) used acquisition and disposition scenarios. Results indicated that consumers are more likely to use neutralization techniques in unethical disposition (e.g., returning damaged merchandise) situations than unethical acquisition (e.g., switching price tags) situations. Condemning the condemners, denial of victim, and denial of injury were the techniques most frequently used by consumers in Strutton, Vitell, and Pelton’s (1994) study. According to Hunt and Vitell (1986, p. 11), “the use of scenario techniques is well established in ethics research and would be a suitable vehicle for early research efforts.” Measurement accuracy can be enhanced when measuring ethics by using the scenario

technique. When subjects evaluate other people's ethics the subjects must refer to his/her own ethics (Strutton, Vitell, & Pelton, 1994).

Summary

Some consumers participate in non-normative consumer behavior, which ranges from shoplifting to being dishonest about returns. Both the marketer and the consumer must behave in an ethical manner in order for trust and productive exchanges to occur between the two groups (Morgan & Hunt, 1994). Philosophies of human nature and demographic characteristics may influence the probability of an individual behaving unethically. When an individual behaves unethically he/she may use a neutralization technique to ease feelings of guilt.

To guide research in consumer ethics the information on consumer ethics needs to be expanded and a general theory of consumer ethics should be developed (Vitell & Muncy, 1992). An ethical decision making model for marketing could be applied to ethical decision making for consumers so marketers and educators could have a better understanding of consumers. Research is needed to investigate the relationship between consumers' ethical beliefs and consumers' individual factors, such as attitudes (philosophies of human nature) and demographic characteristics (gender, age, year in school, employment status, previous employment by an apparel retailer, consistency in practice of faith orientation, and completion of an ethics course).

In this study, measurable demographic variables were used to represent psychographic variables. For example, gender was used as a proxy to represent role socialization, age and year in school to represent new experiences with people and being

on one's own, current employment status and employment by an apparel retailer to represent experience from a retailer's perspective, practice of faith orientation to represent one's development and practice of a belief system, and ethics course completion to represent experience in solving ethical dilemmas.

CHAPTER III

METHOD AND PROCEDURE

The purpose of this study was to investigate university students' evaluations of consumer behavior scenarios as ethical or unethical and their use of neutralization techniques in relation to university students' demographic characteristics and philosophies of human nature. To attain this purpose, data were collected by means of a questionnaire.

Selection of the Sample

Data were obtained from students enrolled in classes at West Virginia University and Oklahoma State University during regularly scheduled class periods for which permission of the instructor was secured. Students within a diversity of colleges and majors and in different undergraduate classifications were asked to complete the questionnaire and submit it to the researcher. In order to promote honesty of responses, students were encouraged to be as open as possible with a guarantee of complete anonymity.

Instrument Development and Administration

Completion of the questionnaire required approximately 20 minutes. Names were not requested and answers were considered confidential. The instrument (Appendix A) contained three subscales ("cynicism," "beliefs that people are conventionally good," and "internal locus of control") of the Philosophies of Human Nature (PHN) Scale with the subscale headings removed and the items in random order (O'Conner, 1971; Wrightsman, 1992), three Consumer Behavior Scenarios with the responses in random order, and the

demographic section. In the questionnaire the Consumer Behavior Scenarios are referred to as “Consumer Stories,” the PHN section is referred to as “Social Attitudes,” and the demographics section is referred to as “Information about You,” which is considered to be more appealing and less confusing to the respondents. Appendix B contains the PHN Scale with the items listed according to the three identified subscale headings (“cynicism,” “beliefs that people are conventionally good,” and “internal locus of control”) obtained from a previous study (O’Conner, 1971) and the Consumer Behavior Scenarios with the responses labeled as “moral imperative” and “neutralization techniques.” The questionnaire is composed of three sections and was administered in the following order: PHN Scale, Consumer Behavior Scenarios, and demographic items.

According to Babbie (1990), placing the demographic section at the beginning of a self-administered questionnaire gives the respondent the initial impression of a standard form providing no motivation to the respondents. Babbie recommends that self-administered questionnaires should have the uninteresting demographic section last. Dillman (1978) suggested that objectionable questions should appear on the last page of the questionnaire. The demographic items request personal information about the respondent, which some respondents may find objectionable. The items in the Consumer Behavior Scenarios and PHN Scale sections solicit opinions about the behavior of other people. Respondents may be more willing to answer questions about people other than themselves. The last demographic question asks if the respondent has completed an ethics course. Reading the question about an ethics course first might result in respondents looking for ethical answers to other questions instead of answering questions honestly. Therefore, the demographic section was placed at the end of the questionnaire to avoid

the chance of the ethics question biasing participants' responses to the other questions, and in order to place objectionable and less interesting questions at the end.

Researchers (Babbie, 1990; Dillman, 1978) recommend placing the most interesting section first in a self-administered questionnaire to motivate the respondents and give them a sense of accomplishment. The first question should be easy to answer with little thought in order to reduce the respondents' resistance to complete the questionnaire (Fowler, 1993). Both the PHN Scale and the Consumer Behavior Scenarios may be interesting to the respondents. The questions in the Consumer Behavior Scenarios section take more effort to complete than the questions in the PHN section because in the Consumer Behavior Scenarios section a scenario must be read before answering the questions. The PHN section was placed at the beginning of the questionnaire because the questions are interesting and take less effort to answer. The Consumer Behavior Scenarios section was placed second and the demographic section was last.

Measurement of Philosophies of Human Nature

Wrightsman (1964) developed a scale to measure philosophies of human nature. Wrightsman (1964) suggested that there are six dimensions to human nature ("trustworthiness," "strength of will and rationality," "altruism," "independence," "complexity," and "variability") and developed a subscale of the PHN Scale for each dimension. Wrightsman (1964) composed 20 statements for each subscale based on expressions from mass media, philosophers', social scientists', and college students' writings about human nature. Two item analyses were performed resulting in the

elimination of 36 items. Fourteen statements were retained for each subscale resulting in a total of 84 items for the PHN Scale.

Researchers (Nottingham, Gorsuch, and Wrightsman, 1970; O’Conner, 1971) have used Wrightsman’s (1964) PHN Scale and conducted factor analyses resulting in more than six factors. Nottingham et al. conducted a factor analysis on the PHN Scale, using responses of 400 female and 307 male college students, which resulted in 12 factors. Wrightsman, Weir, and Brusewitz (1991) conducted a factor analysis on responses of 273 males and 261 females at the University of Kansas to the PHN Scale. The factor analysis resulted in factors similar to the theoretical factors (Nottingham et al.; O’Conner, 1971). O’Conner (1971) conducted a factor analysis on responses of 352 freshmen from the Air Force Academy to the PHN Scale and eight factors emerged.

The questionnaire that was pilot tested in the present study included four of Wrightsman’s (1964) subscales from his original instrument. Based upon feedback from the pilot test, three subscales (“cynicism,” “beliefs that people are conventionally good,” and “internal locus of control”) from the O’Conner (1971) factor analysis were chosen for the study.

Items were rated on a six-point scale to indicate degree of agreement: “agree strongly,” “agree somewhat,” “agree slightly,” “disagree slightly,” “disagree somewhat,” and “disagree strongly.” Wrightsman (1964) does not offer a “no opinion” or “neutral” choice for the responses of the PHN Scale.

Measurement of Consumer Behavior as Ethical or Unethical

Three Consumer Behavior Scenarios (referred to as “stories”) were developed using information from previous studies (Fullerton, Kerch, & Dodge, 1996; Muncy & Vitell, 1992; Strutton, Pelton, & Ferrell, 1997; Wilkes, 1978). A paragraph written in the third person describes an ethical dilemma another person may face and is followed by perceptual statements that are used by the respondent to evaluate each scenario. One statement represents the “moral imperative” (Strutton, Vitell, & Pelton, 1994, p. 256), which states that the behavior depicted in the scenario is inexcusable. Five statements are neutralization techniques (Sykes & Matza, 1957) indicating that the behavior described in the scenario is excusable because of special circumstances. The five techniques of neutralization are “denial of injury,” “appeal to higher loyalties,” “condemning the condemners,” “denial of responsibility,” and “denial of victim.” One item asks for an overall degree of agreement with the behavior depicted in the scenario. All seven of the perceptual statements were evaluated using a five-point Likert-type scale ranging from “strongly agree” to “strongly disagree.”

The possibility of question-order effects resulting from the order of the Consumer Behavior Scenarios was a concern. A study (Sigelman, 1989) was conducted investigating the order of questions in Gallup Polls. Specifically, the study explored if the question “Do you approve or disapprove of the way that _____ is handling his job as President?” should be asked at the beginning or the end of an interview. Sigelman (1989) hypothesized “When the Gallup presidential popularity question is preceded by negatively charged items, presidential popularity tends to be biased downward,” and “When the Gallup

presidential popularity question is asked very early in an interview, it tends to elicit more favorable evaluations than when it is asked late.” Version A of the questionnaire had the presidential popularity question during the beginning of the interview and Version B had the presidential popularity question during the end of the interview. The results (Sigelman, 1989) did not support the hypotheses. A little over half of the respondents approved of the President on both Version A and Version B and a little under half of the respondents disapproved of the President on both Version A and Version B. No significant difference resulted from the placement of the presidential popularity question.

Researchers (Ayidiya & McClendon, 1990; Bishop, Hippler, Schwarz, & Strack, 1988) have hypothesized that order effects do not exist in self-administered surveys. A self-administered survey could be completely read before the respondent records an answer (Bishop et al). Also, respondents of self-administered surveys can go to previous questions and change answers more easily than respondents of telephone surveys and face-to-face interviews (Ayidiya & McClendon, 1990). Bishop et al. used a sample of students in the United States and West Germany and found order effects occurring in telephone surveys and not occurring in self-administered surveys.

Ayidiya and McClendon (1990) sent mail surveys to households in Ohio. No order effects were found in a questionnaire when the order of two questions (“Do you think it should be possible for a pregnant woman to obtain a legal abortion if she is married and does not want any more children?” and “Do you think it should be possible for a pregnant woman to obtain a legal abortion if there is a strong chance of serious defect in the baby?”) was altered. Order effects were found in a questionnaire when the order of asking two questions (“Do you think the United States should let Communist newspaper

reporters from other countries come in here and send back to their papers the news as they see it?” and “Do you think a Communist country like Russia should let American newspaper reporters come in and send back to America the news as they see it?”) was altered. Ayidiya and McClendon (1990) recommend further research on question-order effects in self-administered surveys. Some experts suggest that researchers should construct questionnaires in different versions by systematically rotating questions (Babbie, 1990; Bradburn & Mason, 1964).

In this study Consumer Scenario One involved the consumer not reporting a mistake committed by the sales associate giving excess change. Consumer Scenario Two involved the consumer not reporting accidental damage to apparel caused by the consumer. Consumer Scenario Three involved a deliberate action taken by the consumer to purchase a garment with specific intent to return it for a full refund after use. If the scenario illustrating a mistake by the sales associate is first, then the respondent may have a negative impression of the sales associates in subsequent scenarios biasing the respondents' answers. Also, if the scenarios illustrating the consumer in a negative manner are first, then the respondent may have a negative impression of consumers in subsequent scenarios biasing the respondents' answers. In the present study the consumer behavior scenarios were counterbalanced (systematically rotated) in both the pilot test and the actual study to prevent question-order effects. The counterbalancing resulted in six versions of the questionnaire each containing a different order of the consumer scenarios (Appendix C). The different versions were randomly assigned to the respondents.

Measurement of Demographic Characteristics

The third section of the questionnaire contained the demographic items, which were referred to as “Information about You.” Demographic items were included in the questionnaire in order to a) collect information on demographic characteristics that were believed to be associated with students’ perceptions of consumer behavior and students’ philosophies of human nature, b) allow confirmation that the sample was heterogeneous, and c) serve as proxies for other psychographic variables. The demographic characteristics believed to be associated with students’ perceptions of consumer behavior and students’ philosophies of human nature included gender, age, year in school, employment status, previous employment by an apparel retailer, practice of faith orientation, and completion of an ethics course. Additional demographic traits measured to determine if the sample was heterogeneous were major, ethnic group, faith orientation, and primary influences on students’ value judgements. Some demographic variables were used to represent psychographic variables. For example, gender was used as a proxy to represent role socialization, age and year in school to represent new experiences with people and being on one’s own, current employment status and employment by an apparel retailer to represent experience from a retailer’s perspective, practice of faith orientation to represent one’s development and practice of a belief system, and ethics course completion to represent exposure to solving ethical issues.

Pilot Study

Dillman (1978) recommends that pilot studies should be conducted using three types of groups: 1) subjects representing the population to be studied,

2) colleagues/professionals, and 3) possible “users” of the results. The last two groups, who traditionally have not been included in pilot studies, could offer useful information to strengthen the questionnaire. The colleagues or professionals who are familiar with the purpose, objectives, and hypotheses of the study should be asked to provide feedback about the possibility of the questionnaire accomplishing the goals of the study. The third group, the “users” of the data such as policy makers and government administrators, should have substantial knowledge of the topic and should be asked to provide feedback about the usefulness of the items in the questionnaire. Potential “users” may find some items in the questionnaire unnecessary and may suggest other items that would be of more use in the study (Dillman, 1978).

The instrument in this study was pilot tested using the three groups recommended by Dillman (1978). The purpose of the pilot test was to determine if the items on the questionnaire were suitable for accomplishing the goals of the study, if items were understandable, the amount of time required for a respondent to complete the questionnaire, and if the consumer behavior scenarios contained ethical content.

The first group that participated in the pilot test was comprised of 77 university undergraduate students enrolled in classes at West Virginia University during summer, 1999. The pilot test questionnaire included four PHN subscales (“trustworthiness,” “strength of will and rationality,” “altruism,” and “independence”), three Consumer Behavior Scenarios, and demographic items. The Consumer Behavior Scenarios were counterbalanced (resulting in six versions) to avoid question-order effects. The different versions were randomly assigned to the respondents.

The second group participating in the pilot test was comprised of three faculty researchers who conduct research and develop questionnaires. During summer, 1999 the professionals were sent a cover letter, the purpose, objectives, and hypotheses of the study, version one of the questionnaire, and a list of questions to which they responded (Appendix D). The third group who participated in the pilot test was comprised of the potential “users” of the results: store managers. During summer, 1999 three apparel store managers reviewed the questionnaire and answered questions to determine if the questionnaire might be appropriate for use as an employee screening device (Appendix E). The questionnaire was modified as described in the following paragraphs, based on the suggestions of the three pilot test groups.

Many of the students, faculty researchers, and apparel store managers commented that the questionnaire was too long. Many specifically mentioned that the PHN section was too long. After completion of the pilot test, other studies incorporating the PHN Scale were reexamined. Previous researchers performed factor analyses on the PHN Scale (Nottingham, Gorsuch, & Wrightsman, 1970; O’Conner, 1971; Wrightsman, Weir, & Brusewitz, 1991). O’Conner’s (1971) factor analysis resulted in eight factors. Three subscales (“cynicism,” “beliefs that people are conventionally good,” and “internal locus of control”) from the O’Conner (1971) factor analysis were chosen for this study because of the relevance of the subscales to the study.

For the purposes of this study an alpha value “of .70 to .90 was high, .40 to .70 was moderate, .20 to .40 was low, and less than .20 was negligible” (Touliatos & Compton, 1988, p. 381). O’Conner (1971) computed Cronbach’s alpha coefficients which indicated high reliability for “cynicism” (.77) and “beliefs that people are conventionally

good” (.85) subscales, but indicated moderate reliability for the “internal locus of control” subscale (.46). The “cynicism” subscale contained 10 items that “not only are critical of human nature but also portray people as double-dealing, hypocrisy-ridden, or self-deluding” (Wrightsman, 1992, p. 93). The “beliefs that people are conventionally good” subscale contained 12 items that indicated a general attitude that is positive regarding the intentions and behavior of other people and “reflects the middle-class morality of America” (Wrightsman, 1992, p. 93). The “internal locus of control” subscale contained five items and indicated a belief “that rewards are contingent upon one’s own actions” (Wrightsman, 1992, p. 76).

Based on respondents’ feedback from the pilot test, the following changes were made to the PHN items. Phrases were added to PHN items in order to clarify the terms “Golden Rule” and “Good Samaritan” for a diverse sample of people having different backgrounds. The terms “she” and “her” were added to male gender specific items in order to appeal to both genders. Words such as “today’s” or “nowadays” were removed.

In all three Consumer Behavior Scenarios the last item was changed from “please write in anything else that best describes **your feelings** about (name of person such as Jennifer’s) choice in this situation” to “to what extent do you agree with this person’s actions?” In the not “reporting receipt of excess change” scenario an item was changed from “money for students is scarce so it is good that Jennifer kept the money because now she will have a little more money to spend on Christmas presents for her friends and family” to “it is okay Jennifer kept the money, because she probably lost \$10.00 before and so now it is her time to receive it. Maybe she could really use that \$10.00 for another gift.” A participant in the pilot test suggested the second statement. In the “not paying for

accidental damage to apparel” scenario the statement “the problem is not Robert’s fault” was added to the item “the retailer should not sell pants that split so easily.” In the “purchasing a garment with specific intent to return it for a refund after use” scenario the item “this retailer is not always truthful. They advertise their products as ‘Made in the USA’ and not all of their products are made in the USA, so it is okay that Sherry returned the dress after use to this retailer” was simplified. The statement “Sherry’s decision to return the dress after use is acceptable because retailers often practice false advertising” was used in its place.

In the demographics section, two items (“previous employment by an apparel retailer” and “primary influence on students’ value judgments”) were added to the actual study questionnaire. Additional choices were added to two demographic questions: age range (33-35 years, 36-40 years, 41-45 years, 46-50 years, and over 50 years) and primary faith orientation (none).

Data Collection

The Institutional Review Boards at Oklahoma State University and West Virginia University reviewed the proposal of this study to protect the rights and welfare of the respondents. Both Institutional Review Boards granted approval of this study (Appendix F). Instructors in various colleges at Oklahoma State University and West Virginia University were contacted by mail, e-mail, and telephone to request their assistance in allowing administration of the questionnaire during certain class periods (Appendix G). Courses were selected to represent different fields of study and varying classification levels of undergraduate students. The researcher administered the questionnaire to selected

classes during fall, 1999. A script was read to the subjects before the questionnaire was administered (Appendix H). To ensure that the questionnaire was not completed more than once by a participant, participants were asked if they had already completed the questionnaire in another class. Participants were informed that the research was to determine what their opinions are about social attitudes and consumer behavior.

Statistical Analysis

Nottingham et al. (1970) suggested that future studies using the PHN Scale should include a factor analysis to determine the specific factors in the independent samples and report findings accordingly. Factor analysis was performed on the responses to the subscales in the current study. When coding responses to the PHN Scale for analyses, 20 of the items were scored as follows: agree strongly = 3, agree somewhat = 2, agree slightly = 1, disagree slightly = -1, disagree somewhat = -2, and disagree strongly = -3. Seven items were reverse scored.

Scores for all items in a subscale were summed to obtain subscale scores. To generate a mean score, each subscale score was divided by the number of items in that scale. In positively phrased subscales (“beliefs that people are conventionally good” and “internal locus of control”) a higher mean score indicates agreement with a more positive belief. In negatively phrased subscales (cynicism) a higher mean score indicates agreement with a less positive belief.

The Consumer Behavior Scenarios included seven perceptual statements: one moral imperative item, five neutralization technique items, and one overall opinion item. A five-point Likert-type scale with “strongly agree” and “strongly disagree” as anchor

points were used for each item. For scoring purposes “strongly agree” was scored 1 and “strongly disagree” was scored 5 for the neutralization technique items and the overall opinion item. The moral imperative item was reverse scored with “strongly agree” scoring a 5 and “strongly disagree” scoring a 1. Scores for all items in a Consumer Behavior Scenario were summed to obtain scenario scores. Scenario scores were summed to obtain a total consumer behavior ethical response score. Respondents with higher scores found the consumer behavior depicted in the scenario(s) more unethical than respondents with lower scores.

To assess the reliability of the questionnaire, Cronbach’s alpha coefficients were calculated for the scores resulting from responses to the subscales of the PHN Scale, the three Consumer Behavior Scenarios, and the total of the scenarios. The PHN Scale alpha coefficients were compared with previously reported findings (O’Conner, 1971; Wrightsman, 1964). Frequencies and percentages were computed from responses to the demographic items to create a demographic summary of the respondents.

Hypothesis One

1. There is a statistically significant relationship between/among university students’ evaluation of three consumer behavior scenarios as ethical or unethical and university students’ demographic characteristics (gender, age, year in school, employment status, previous employment by an apparel retailer, consistency in practice of faith orientation, and completion of an ethics course).

Multiple linear regression was used to examine the strength of association between the dependent variable (ethical response scores for three Consumer Behavior Scenarios

and the total of scenarios) and the independent variables (gender, age, year in school, employment status, previous employment by an apparel retailer, consistency in practice of faith orientation, and completion of an ethics course). As a follow-up procedure, one-way analysis of variance (ANOVA) was employed to compare the subjects' ethical response scores for three Consumer Behavior Scenarios and the total scenario score and the demographic characteristics indicated through the multiple regression as having a significant association with students' ethical response scores. The Scheffé test was used to determine the nature of the differences between/among the demographic characteristic groups.

Hypothesis Two

2. There is a statistically significant difference among university students' low, moderate, and high responses on the Philosophies of Human Nature (PHN) Scale in relation to their evaluation of three consumer behavior scenarios as ethical or unethical.

A factor analysis was conducted on responses to the PHN Scale to assist in factoring items that are more highly correlated and to assist in interpreting the meaning of the items. Subjects were placed in low, moderate, and high PHN groups for each factor. Subjects who had a mean score of -1 to -3 were placed in the low group. Subjects having a mean score between -1 and 1 were placed in the moderate group. Subjects with a mean score of 1 to 3 were placed in the high group. ANOVA was employed to compare the consumer ethical response scores (three Consumer Behavior Scenarios and total of the scenarios) of the low, moderate, and high PHN groups. The Scheffé test was used to determine the nature of the differences among the PHN groups.

Hypothesis Three

3. There is a statistically significant relationship between/among university students' responses to the PHN Scale and the university students' demographic characteristics (gender, age, year in school, current employment status, consistency in practice of faith orientation, and completion of an ethics course).

Multiple linear regression was used to examine the strength of association between the dependent variable (PHN factors resulting from the factor analysis) and the independent variables (gender, age, year in school, employment status, consistency in practice of faith orientation, and completion of an ethics course). As a follow-up procedure, ANOVA was used to compare the subjects' PHN factor mean scores and the demographic characteristics indicated through the multiple regression as having a significant association with students' PHN factor mean scores. The Scheffé test was used to determine the nature of the differences between/among the demographic characteristic groups.

CHAPTER IV

MANUSCRIPT I:

ASSOCIATIONS BETWEEN DEMOGRAPHICS AND PERCEPTIONS
OF UNETHICAL CONSUMER BEHAVIOR OF UNIVERSITY
UNDERGRADUATE STUDENTS

to be submitted to

FAMILY AND CONSUMER SCIENCES RESEARCH JOURNAL

ASSOCIATIONS BETWEEN DEMOGRAPHICS AND PERCEPTIONS
OF UNETHICAL CONSUMER BEHAVIOR OF UNIVERSITY
UNDERGRADUATE STUDENTS

Abstract

Retailers may lose profits due to shoplifting and other unethical consumer behavior. Research focusing on consumer ethical decision making is needed. Information that was provided by 1117 university undergraduate students revealed that females are less accepting of unethical consumer behavior than males. Subjects who reported that they very consistently follow the teachings of their primary faith are less accepting of unethical consumer behavior than subjects who reported that they do not very consistently follow the teachings of their primary faith. Relationships between consumer ethical response scores and other demographic characteristics are discussed.

CHAPTER IV

Manuscript I

Introduction

Previous studies indicate that some marketers behave unethically in order to gain short-term profit (Ferrell & Gresham, 1985; Ferrell, Gresham, & Fraedrich, 1989; Ferrell & Weaver, 1978; Hunt & Vitell, 1986; Laczniak & Murphy, 1985; Vitell & Festervand, 1987). Much research has been conducted on the ethics of the marketer and little on the ethics of the consumer. The consumer is often depicted as virtuous when in reality some consumers shoplift and participate in non-normative consumer behavior. Non-normative consumer behavior is consumer misconduct in the acquisition, usage, or disposition of goods and services (Grove, Vitell, & Strutton, 1989). Consumers have been found to engage in unethical acquisition (e.g. shoplifting) and in unethical disposition of goods (e.g. purchasing an item with the intent to return it after use) (Strutton, Pelton, & Ferrell, 1997). In order to maintain a profitable relationship between marketers and consumers it is critical for both to behave in an ethical manner.

There is a lack of theoretical frameworks in the literature that address the multiple variables related to how consumers make ethically related decisions. The models that have been developed to describe consumer behavior do not address unethical consumer behavior (Grove, Vitell, & Strutton, 1989). Thus, an existing framework for ethical decision making in marketing (Ferrell & Gresham, 1985) was adapted and applied to consumer ethical decision making. Ferrell and Gresham (1985) assume that a marketer will experience ethical dilemmas. The marketer's solution to the ethical dilemmas is

influenced by individual factors and organizational factors such as opportunity and significant others (see Figure 3). This study did not investigate every component within this “marketing” framework. “Individual factors” such as demographic variables were the focus of this study. The measurable demographic variables represented other psychographic variables. For example, gender was used as a proxy to represent role socialization, age and year in school to represent new experiences with people and being on one’s own, current employment status and employment by an apparel retailer to represent experience from a retailer’s perspective, practice of faith orientation to represent one’s development and practice of a belief system, and ethics course completion to represent experience in solving ethical dilemmas. In the adapted model used for the current study the consumer is exposed to unethical consumer behavior dilemmas. The model suggests that the consumer’s ethical decision making is influenced by specific demographic characteristics.

Most research (Cole, 1989; Cox, Cox, & Moschis, 1990; Kallis, Krentler, & Vanier, 1986; Klemke, 1982; Moschis & Powell, 1986) that has been conducted to investigate consumer ethics has focused specifically on shoplifting and retail fraud. Kallis, Krentler, and Vanier (1986) found a high percentage of admitted shoplifters to be male, non-white, single, lower income, young, and likely to have been arrested in the past. Klemke (1982) found that male high school students reported more shoplifting activity than female high school students and the shoplifting activity appeared to decline with age. Most people would probably agree that shoplifting is wrong, however, other non-normative consumer behavior such as price tag switching may be categorized in a gray area. Some people may consider price tag switching inappropriate while others may

approve of it under certain circumstances. This study focuses on non-normative consumer behavior (not reporting receipt of excess change, not paying for accidental damage to apparel, and purchasing a garment with intent to return it for a full refund after use) that may be found inappropriate by some and appropriate by others depending on the circumstances. A special circumstance such as the retailer appearing large and impersonal has been used by college students to rationalize shoplifting behavior (Hayes, 1996).

Younger consumers (under 32 years) have been found to be more accepting of rationalizations for unethical consumer behavior than older consumers (33-50 years) (Strutton, Pelton, & Ferrell, 1997). Research investigating university students' thoughts about unethical consumer behavior is needed because these individuals shop and work in retail environments. Because employers are concerned about profit loss, it is possible that employers could use prospective employees' opinions about the consumer scenarios as a screening device when making employment decisions. In terms of dollars lost, employee theft is believed to cause the largest percentage of inventory shrinkage (Ernst & Young, 1992). Inventory shrinkage, including employee theft, shoplifting, vendor fraud, and administrative error, amounts to billions of dollars lost each year by retailers (Hayes, 1996). The shrinkage not only costs retailers, but ultimately costs consumers through an increase in prices and a shopping environment that may be inconvenient.

The purpose of this study was to investigate university students' evaluations of consumer behavior scenarios as ethical or unethical in relation to respondents' demographic characteristics. It was hypothesized that a statistically significant association exists between consumers' evaluation of consumer behavior scenarios as ethical or unethical and consumers' demographic characteristics. The demographic

characteristics include gender, age, year in school, employment status, previous employment by an apparel retailer, practice of faith orientation, and completion of an ethics course. Practice of faith orientation is the respondent's perception of how consistently he/she follows the teachings of his/her primary faith orientation.

Methods Used

A convenience sample of 1117 university undergraduate students was obtained for this study. Instructors on two university campuses (one South Central and one East Coast, United States) were contacted by mail, telephone, and e-mail to obtain permission to administer the questionnaire to students during regularly scheduled class periods. The instructors were chosen by targeting courses at varying undergraduate classification levels and in a wide range of colleges and majors. In addition to the sample differing in majors and undergraduate classifications, the sample varied in gender, age, current employment status, previous employment by an apparel retailer, and completion of an ethics course (see Table 1).

Demographic items were included in the questionnaire in order to a) allow confirmation that the sample was heterogeneous, b) collect information on demographic traits that were believed to be associated with students' perceptions of consumer behavior, and c) to represent other psychographic variables. In addition, subjects responded to three consumer behavior scenarios. Information from previous studies (Fullerton, Kerch, & Dodge, 1996; Muncy & Vitell, 1992; Strutton, Pelton, & Ferrell, 1997; Wilkes, 1978) influenced the development of these scenarios. Consumer Scenario One involved not reporting receipt of excess change in an apparel retail setting. Consumer Scenario Two involved not paying for accidental damage to apparel.

Consumer Scenario Three involved purchasing a garment with specific intent to return it for a full refund after use. To avoid question-order effects the consumer scenarios were counterbalanced in the pilot test and in the actual study. Seven perceptual statements followed each scenario. One statement was the “moral imperative” (Strutton, Vitell, & Pelton, 1994, p. 256) indicating that the behavior depicted in the scenario is inexcusable. Five of the statements were “neutralization techniques” (Sykes & Matza, 1957) indicating that the behavior in the scenario is justifiable because of special circumstances. The last statement asked for an overall opinion of the person’s behavior in the scenario. Respondents indicated the extent of their agreement with each perceptual statement by choosing a response from a five-point scale ranging from strongly agree to strongly disagree. For the purpose of analysis, the higher the ethical response score the more unethical the respondent believed the behavior in the scenario to be. In other words, responses were coded so that a higher score indicated less acceptance of the consumer behavior described in the scenario.

Also for the purpose of analysis, responses to the “practice of faith orientation” item (How consistently do you practice the teachings of your primary faith orientation?) were coded as 1=Not very consistently, 2=Occasionally, 3=Frequently, 4=Very consistently; gender was coded as 1=Male, 2=Female; age range was coded as 1=18-20 years, 2=21-23 years, 3=24-26 years, 4=27-29 years, 5=30 years or older; year in school was coded as 1=freshmen, 2=sophomore, 3=junior, 4=senior; employment status was coded as 1=No, 2=Yes (Part-time), 3=Yes (Full-time); and ethics course completion was coded as 1=No, 2=Yes.

A pilot study was conducted with 77 undergraduate students on one university campus to determine the amount of time to complete and the understandability of the items in the questionnaire. Three faculty researchers and three apparel store managers also reviewed the pilot test questionnaire and responded to specific questions about the relevance and understandability of the items. Adjustments were made to the questionnaire based upon the pilot study.

Analysis and Results

Cronbach's alpha coefficients were computed to test reliability (internal consistency) of the three scenarios and of the collective responses to the three scenarios. An alpha value of .87 was calculated for the responses to Consumer Scenario One, .88 was calculated for responses to Consumer Scenario Two and .83 was calculated for Consumer Scenario Three. An alpha value of .91 was calculated for the combined responses to all three scenarios. For the purposes of this study an alpha value "of .70 to .90 was high, .40 to .70 was moderate, .20 to .40 was low, and less than .20 was negligible" (Touliatos & Compton, 1988, p. 381). All of these alpha values indicate a high level of reliability for the consumer scenarios.

Consumer scenario one. Multiple linear regression was used to examine the strength of association between the dependent variable (perceptions of unethical consumer behavior in the "received too much change" scenario) and the independent variables (seven demographic traits: gender, age, year in school, employment status, previous employment by apparel retailer, consistency in practice of faith orientation, and completion of an ethics course). A statistically significant association among variables was found ($F(3,1000) = 51.036, p < .001$), with an R^2 of .133. Results indicated that 13.3%

of the variation in subjects' ethical response scores for this scenario could be explained by differences in consistency in practice of faith orientation, gender, and age. Subjects' predicted ethical response score was equal to $16.480 + 1.751(\text{Practice of faith orientation}) + 2.412(\text{Gender}) + .861(\text{Age range})$. The other four demographic traits were not found to be significantly associated with subjects' ethical response scores for Consumer Scenario One.

As a follow-up procedure, one-way analysis of variance (ANOVA) was used to compare the subjects' ethical response scores for the first scenario and the demographic traits indicated through the multiple regression as having a significant association with students' perceptions of consumer behavior (see Table 2). Again, a significant difference was found between the genders ($F(1, 1093) = 56.624, p < .001$). Female subjects scored significantly higher ($m = 27.29, sd = 6.03$) than male subjects ($m = 24.38, sd = 6.77$), indicating females were less accepting of unethical behavior. The ethical response scores ranged from 7 to 35.

A significant difference was found in perceptions of the consumer behavior among the different age groups ($F(4, 1090) = 5.241, p < .001$). The Scheffé multiple comparison test was used to determine the nature of the differences among different age ranges (Huck, Cormier, & Bounds, 1974). Subjects in the "30 years and older" age range scored significantly higher ($m = 30.06, sd = 5.79$) than subjects in the "18-20 years" age range ($m = 25.69, sd = 6.50$) and the "21-23 years" age range ($m = 25.65, sd = 6.53$), indicating less acceptance of unethical behavior by older respondents. Subjects in the "24-26 years" age range ($m = 27.63, sd = 6.62$) and the "27-29 years" age range ($m = 28.38, sd = 6.66$) did not differ significantly from the other age range groups.

The ANOVA procedure indicated a significant difference in perceptions of unethical consumer behavior among participants whose consistency in practice of faith orientation was different ($F(3, 1022) = 32.849, p < .001$). The Scheffé test revealed that subjects who said they practiced their faith very consistently ($m = 28.85, sd = 6.04$) scored significantly higher (indicating less acceptance of unethical consumer behavior) than subjects in the other three groups: practiced faith frequently ($m = 27.06, sd = 5.83$), occasionally ($m = 24.69, sd = 6.51$), and not very consistently ($m = 23.24, sd = 6.53$). Subjects who reported practicing faith frequently scored significantly higher (indicating less acceptance of unethical consumer behavior) than those practicing occasionally and those not practicing very consistently. Subjects who reported not practicing faith very consistently and those practicing occasionally did not differ significantly from each other.

Consumer scenario two. Multiple linear regression was used to examine the strength of association between the dependent variable (perceptions of unethical consumer behavior in the “accidental damage” scenario) and the independent variables (seven demographic traits). The test indicated a significant association among variables ($F(2,1009) = 31.740, p < .001$), with an R^2 of .059. Results indicated that 5.9% of the variation in subjects’ ethical response scores for the accidental damage scenario could be explained by differences in consistency of practicing faith orientation and gender. Subjects’ predicted ethical response scores for the “accidental damage” scenario was equal to $19.946 + 1.399(\text{Practice of faith orientation}) + 1.143(\text{Gender})$. The other five demographic traits were not found to be significantly associated with subjects’ ethical response scores for the “accidental damage” scenario.

As a follow-up procedure, one-way ANOVA was used to compare the subjects' ethical response scores for the "accidental damage" scenario and selected demographic traits (those indicated to be significantly associated by the multiple regression). A significant difference was found between the genders ($F(1, 1101) = 17.037, p < .001$). Female subjects scored significantly higher ($m = 25.85, sd = 6.18$) than male subjects ($m = 24.27, sd = 6.55$) indicating that females were less accepting of the consumer behavior described in the scenario. A significant difference was found in regard to responses to the consumer scenarios among respondents practicing their faith orientation to different degrees ($F(3, 1029) = 19.266, p < .001$). The Scheffé test revealed that subjects who practiced their faith very consistently ($m = 27.30, sd = 6.46$) and those practicing their faith frequently ($m = 26.15, sd = 6.04$) scored higher (indicating less acceptance of the consumer behavior) than subjects who practice faith only occasionally ($m = 23.92, sd = 6.08$), and those who practice faith inconsistently ($m = 23.39, sd = 6.43$).

Consumer scenario three. Multiple linear regression was used to examine the strength of association between the dependent variable (perceptions of unethical consumer behavior in the "returned garment after use" scenario) and the independent variables (seven demographic traits). The test indicated a significant association among variables ($F(5, 1005) = 36.499, p < .001$), with an R^2 of .154. Results indicated that 15.4% of the variation in subjects' ethical response scores for the "returned garment after use" scenario could be explained by differences in practice of faith orientation, gender, year in school, employment status, and completion of an ethics course. Subjects' predicted ethical response scores for the "returned garment after use" scenario was equal to $14.797 + 1.631(\text{Practice of faith orientation}) + 2.588(\text{Gender}) + .512(\text{Year in$

school)+.937(Employment status)+.992(Ethics course completion). The other two demographic traits, age range and previous employment by an apparel retailer, were not found to be significantly associated with subjects' ethical response scores for this scenario.

As a follow-up procedure, one-way ANOVA was used to compare the subjects' ethical response scores for the "returned garment after use" scenario and selected demographic traits. A significant difference was found between the genders ($F(1, 1101) = 70.086, p < .001$). Female subjects scored significantly higher ($m = 28.35, sd = 5.62$) than male subjects ($m = 25.29, sd = 6.55$), indicating that females were less accepting of the consumer behavior. A significant difference was found among the students in different years in school ($F(3, 1100) = 4.948, p < .01$). The Scheffé test revealed that subjects in the senior year ($m = 27.71, sd = 5.77$) scored significantly higher (indicating seniors were less accepting of the behavior) than subjects in the sophomore ($m = 26.16, sd = 6.44$) and freshmen ($m = 26.03, sd = 6.98$) years. Subjects in the junior year ($m = 27.21, sd = 6.07$) did not differ significantly from the other three groups.

A significant difference was found among the employment status groups ($F(2, 1091) = 10.963, p < .001$). The Scheffé test revealed that subjects in the full-time ($m = 28.59, sd = 6.42$) and part-time ($m = 27.67, sd = 5.90$) employment groups scored significantly higher than subjects not currently employed ($m = 26.03, sd = 6.48$), indicating that employed students were less accepting of the unethical consumer behavior. The full-time and part-time groups did not differ significantly from each other.

A significant difference was found in perceptions of unethical consumer behavior among the respondents practicing different consistency in faith orientation ($F(3, 1029) =$

31.438, $p < .001$). The Scheffé test revealed that subjects who practiced their faith very consistently ($m = 29.42$, $sd = 5.66$) and those practicing their faith frequently ($m = 28.20$, $sd = 5.55$) scored significantly higher (indicating less acceptance of the unethical consumer behavior) than subjects occasionally practicing their faith ($m = 25.47$, $sd = 6.19$), and those not very consistently practicing their faith ($m = 24.65$, $sd = 6.45$). Subjects who practiced faith very consistently and those practicing frequently did not differ significantly from each other. In addition, subjects practicing “not very consistently” and those practicing only occasionally did not differ significantly from each other.

A significant difference was found between subjects who had completed an ethics course and those who had not ($F(1, 1079) = 10.685$, $p < .01$). Subjects who completed an ethics course scored significantly higher on the consumer scenario ($m = 28.08$, $sd = 5.86$) than those who have not completed an ethics course ($m = 26.67$, $sd = 6.26$), indicating that those completing an ethics course were less accepting of the consumer behavior depicted in the scenario.

Total of the three consumer scenarios. Multiple linear regression was used to examine the strength of association between the dependent variable (perceptions of unethical consumer behavior for the total responses to the three scenarios) and the independent variables (seven demographic traits). The test indicated a significant association among variables ($F(4, 987) = 47.294$, $p < .001$), with an R^2 of .161. Results indicated that 16.1% of the variation in subjects’ total ethical response scores could be explained by differences in consistency in practice of faith orientation, gender, age range, and employment status. Subjects’ predicted total ethical response score was equal to

51.956+ 4.728(Practice of faith orientation) +6.106(Gender)+1.440(Age range)+1.694(Employment status). The demographic traits, year in school, previous employment by an apparel retailer, and completion of an ethics course were not found to be significantly associated with subjects' total ethical response scores for the total of the three scenarios.

As a follow-up procedure, one-way ANOVA was computed to compare the subjects' ethical response scores for the total of the three scenarios and the demographic traits found to be associated through the multiple regression. A significant difference was found between the genders ($F(1, 1077) = 67.350, p < .001$). Female subjects scored significantly higher ($m = 81.54, sd = 14.14$) than male subjects ($m = 73.97, sd = 16.16$) indicating that females were less accepting of the behavior reported in the scenario. A significant difference was found among the age groups ($F(4, 1074) = 3.040, p < .05$). The Scheffé test revealed that subjects in the "30 years or older" group ($m = 87.09, sd = 15.30$) scored significantly higher (indicating less acceptance of the consumer behavior) than subjects in the "18-20 years" ($m = 77.68, sd = 15.70$) and the "21-23 years" ($m = 77.59, sd = 15.04$) groups. Subjects in the "24-26 years" ($m = 78.47, sd = 17.43$) and the "27-29 years" ($m = 81.00, sd = 16.12$) groups did not differ significantly from the other three groups. The total ethical response scores ranged from 21-105.

A significant difference was found among the employment status groups ($F(2, 1067) = 6.436, p < .01$). The Scheffé test revealed that subjects in the full-time ($m = 82.49, sd = 17.59$) and part-time ($m = 79.24, sd = 14.78$) groups scored significantly higher than subjects who were not currently employed ($m = 76.38, sd = 16.04$). The full-time and part-time groups did not differ significantly from each other.

A significant difference was found among students reporting different levels of consistency in practice of their faith orientations ($F(3, 1008) = 43.136, p < .001$). The Scheffé test revealed that subjects who practiced their faith very consistently ($m = 85.74, sd = 14.63$) scored significantly higher (indicating less acceptance of the unethical consumer behavior) than subjects in the other three groups: practiced faith frequently ($m = 81.45, sd = 13.54$), occasionally ($m = 74.10, sd = 14.96$), and not very consistently ($m = 71.38, sd = 15.47$). Subjects who practiced faith frequently scored significantly higher (indicating less acceptance of the unethical consumer behavior) than those practicing occasionally and those not practicing very consistently. Subjects who reported not practicing faith very consistently and those practicing occasionally did not differ significantly from each other.

Discussion

In this study when considering the three consumer behavior scenarios and the total of the three scenarios, females were found to be less accepting of unethical consumer behavior than males (see Table 2). This finding is consistent with previous studies (Cox, Cox, & Moschis, 1990; Kallis, Krentler, & Vanier, 1986; Klemke, 1982) that found females either being less accepting or participating in less unethical behavior than males. Subjects who reported that they very consistently follow the teachings of their primary faith were less accepting of unethical consumer behavior than subjects who reported inconsistent practice of their primary faith in all three consumer behavior scenarios and the total of the three scenarios. As shown in Figure 4, the findings from this study were applied to Ferrell and Gresham's (1985) framework to develop a model of consumer ethical decision making. The "individual factors" component of the model

contains the demographic characteristics representing psychographic variables that were found to be associated with ethical responses to all three consumer behavior scenarios in this study.

In one consumer behavior scenario (received too much change) and in the total of the three scenarios subjects 30 years of age and over were less accepting of unethical consumer behavior than subjects between 18 and 20 years of age. This finding is consistent with previous studies (Fullerton, Kerch, & Dodge, 1996; Haines, Diekhoff, LaBeff, & Clark, 1986; Kallis, Krentler, & Vanier, 1986; Klemke, 1982; Muncy & Vitell, 1992) that found older subjects being less accepting or participating in less unethical behavior than younger subjects. Not finding a significant relationship between age and evaluation of consumer behavior as ethical or unethical in the other two scenarios (accidental damage and returned garment after use) is inconsistent with previous studies. It is likely that the nature of the behavior described in the scenarios contributed to this finding. Vitell and Muncy (1992) found that subjects rated consumer behavior according to the perceived level of “wrongness” of the unethical behavior. The subjects reported “getting too much change and not saying anything” to be more unethical than “breaking a bottle in a store and not paying for it” and also to be more unethical than “taping a television movie” (Vitell & Muncy, 1992).

In addition, the unequal size of the age groups may have contributed to not finding a significant relationship between age and evaluation of consumer behavior as ethical or unethical in the other two scenarios (accidental damage and returned garment after use). Ninety percent of the sample was under the age of 23. Future studies investigating the relationship of age with evaluation of consumer behavior as ethical or

unethical should attempt to obtain more equal sizes of age groups. Also, future studies should be conducted investigating evaluation of consumer behavior over time. When the 18-23 year old respondents in this study become 30 years or over will they still be accepting of unethical consumer behavior or will their ethical decision making evolve?

In one scenario (returned garment after use) and in the total of the three scenarios, subjects who reported being currently employed either part-time or full-time were less accepting of unethical consumer behavior than subjects who reported not being currently employed. Possibly subjects who were currently employed identified with not only the consumer but the retailer as well and therefore were less accepting of the unethical behavior. Two subjects commented on the questionnaire that they work in a retail establishment and have heard many excuses believed to be untrue for returning merchandise after use.

When the three scenarios and the total of the three scenarios were assessed the “returned garment after use” scenario had the most demographic items significantly associated with evaluation of consumer behavior as ethical or unethical. In addition to the demographic items (gender, practice of faith orientation, and currently employed) previously discussed, two demographic items (year in school and ethics course completion) were significantly associated with evaluation of consumer behavior as ethical or unethical in the “returned garment after use” scenario. Seniors were less accepting of unethical consumer behavior than freshmen and sophomores. Subjects who completed an ethics course were less accepting of unethical consumer behavior than subjects who have not completed an ethics course. By completing an ethics course the consumer may have acquired a heightened awareness that this type of deliberate behavior

is unethical. The reason for the most number of demographic items being significantly associated with ethical response in the “returned garment after use” scenario may be due to the nature of the scenario. The unethical action in the “returned garment after use” scenario was premeditated and deliberate on the part of the consumer. In the other two scenarios the unethical actions were not premeditated, they happened by chance. In the “accidental damage” scenario the damage to the merchandise is purely an accident and could happen to anyone. Also, it would be embarrassing to tell the sales associate about the pants tearing, especially to someone who is self-conscious about his/her weight. In scenario one it was chance that led to the consumer receiving extra change. The consumer may have been careless in not reporting the extra change given but the consumer did not cause the sales associate to return the extra money. These findings lend support to Vitell and Muncy’s (1992) study in which consumers assessed different consumer behaviors differently. A tendency toward a belief that some behaviors were more “wrong” (or more unethical) than other behaviors seemed to be present.

The results of this study will be useful to managers when developing marketing strategies to promote ethical choices in the marketplace. Public service campaigns similar to the “don’t do drugs” or “don’t drink and drive” campaigns could heighten consumers’ awareness of the costs of unethical consumer behavior. In addition to unethical consumer behavior costing the offender fines and possibly imprisonment, unethical consumer behavior costs consumers through an increase in prices and a shopping environment that may be inconvenient. Marketers may want to specifically target the campaigns at 18-23 year old males, who currently are unemployed and inconsistently practice their primary faith. A spokesperson with which the males would identify could be chosen for the

campaigns. An in-store display of the spokesperson could serve as a reminder to consumers to not exhibit unethical consumer behavior.

Additional research could be used to refine the consumer scenarios and response choices for use by employers as they screen job applicants for employment decisions. Employee theft contributes much to inventory shrinkage (Ernst & Young, 1992). Also, employees may give illegitimate discounts or look away when a shoplifter is observed. The consumer scenarios could be a useful tool in assessing a potential employee's ethical decision making. An employer may not wish to hire an individual who consistently agrees with the neutralization technique statements justifying the behavior depicted in the consumer scenarios indicating an opinion that the behavior may be appropriate under certain circumstances. The individual who accepts such consumer behavior would be inclined to engage in behavior that results in loss of company profits, either through personal unethical decisions or by looking the other way when someone else behaved unethically. The scenarios and perceptual statements are written in the third person and are written in such a way that a person who makes unethical choices would not necessarily see that strongly agreeing with the "moral imperative" is the appropriate ethical response.

In addition to using the consumer scenarios as a screening device, the consumer scenarios could be used for training employees or future employees to make ethical decisions. Educators may want to incorporate the consumer scenarios into ethics courses to teach students appropriate ethical decision making. Students could be given an experiential assignment to increase students' awareness of the impact that unethical consumer behavior has on the retailer. For example, one assignment might direct the

students to visit a retail site, gather prices for a list of items, and calculate potential losses for the retailer resulting from inventory shrinkage.

The focus of this study was to investigate university undergraduate students' evaluations of consumer behavior scenarios as ethical or unethical in relation to respondents' demographic characteristics. Many of the demographic characteristics were found to be associated with ethical responses. The information provided by this study would be useful to marketing managers when developing marketing strategies to promote ethical choices in the marketplace and when screening job applicants. The information provided in this study is also useful to educators who design courses with the intent to raise students' ethical awareness. Additional research is needed to develop a framework describing ethical decision making of consumers.

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Table 1

Demographic Characteristics of the Sample (N = 1117)

Variables	n	%
Gender		
Males	523	46.8
Females	593	53.1
Missing	1	0.1
Age range		
18-20 years	552	49.4
21-23 years	458	41.0
24-26 years	56	5.0
27-29 years	16	1.4
Over 30 years	34	3.0
Missing	1	0.1
Year in school		
Freshmen	206	18.4
Sophomore	258	23.1
Junior	254	22.7
Senior	399	35.7
Current employment status		
Yes, full-time	51	4.6
Yes, part-time	530	47.4
No	524	46.9
Employed by apparel retailer		
Yes	282	25.2
No	819	73.3
Completed an ethics course		
Yes	274	24.5
No	819	73.3

Table 2

Summary: Associations between Demographic Traits and Students' Perceptions of Behavior Described in Consumer Scenarios

Consumer Scenario	Multiple Linear Regression	One-way ANOVA	Scheffé Post Hoc Tests					
	Demographics	Demographics	Groups					
Received Too Much Change	Gender***	Gender***		Male	Female			
			<u>n</u>	510	585			
			Mean ^a	24.38	27.29			
	Age Range***	Age Range (years)***		18-20	21-23	24-26	27-29	30 or over
			<u>n</u>	541	449	56	16	33
			Mean ^a	25.69	25.65	27.63	28.38	30.06
	Year in School							
	Currently Employed							
	Employed by Apparel Retailer							

(table continues)

	Multiple Linear Regression	One-way ANOVA	Scheffé Post Hoc Tests			
Consumer Scenario	Demographics	Demographics	Groups			
Received Too	Practice of Faith	Practice of Faith Orientation***	Very	Frequently	Occasionally	Not very
Much Change	Orientation***		consistently			consistently
		<u>n</u>	187	374	289	176
		Mean ^a	28.85	27.06	24.69	23.24
	Ethics Course Completed					
Accidental Damage	Gender***	Gender***	Male		Female	
		<u>n</u>	518		585	
		Mean ^a	24.27		25.85	
	Age Range					
	Year in School					
	Currently Employed					
	Employed by Apparel Retailer					

(table continues)

	Multiple Linear Regression	One-way ANOVA	Scheffé Post Hoc Tests			
Consumer Scenario	Demographics	Demographics	Groups			
Accidental Damage	Practice of Faith	Practice of Faith Orientation***	Very	Frequently	Occasionally	Not very
	Orientation***		consistently			consistently
		<u>n</u>	189	378	293	173
		Mean ^a	27.30	26.15	23.92	23.39
	Ethics Course Completed					
Returned Garment after Use	Gender***	Gender***	Male		Female	
		<u>n</u>	515		588	
		Mean ^a	25.29		28.35	
	Age Range					

(table continues)

	Multiple Linear Regression	One-way ANOVA	Scheffé Post Hoc Tests				
Consumer Scenario	Demographics	Demographics	Groups				
Returned Garment after Use	Year in School***	Year in School**	Freshmen	Sophomore	Junior	Senior	
			<u>n</u>	200	256	251	397
			Mean ^a	26.03	26.16	27.21	27.71
	Currently Employed***	Currently Employed***	No	Yes, Part-time	Yes, Full-time		
			<u>n</u>	519	524	51	
			Mean ^a	26.03	27.67	28.59	
	Employed by Apparel Retailer						
	Practice of Faith Orientation***	Practice of Faith Orientation***	Very consistently	Frequently	Occasionally	Not very consistently	
			<u>n</u>	189	377	291	176
			Mean ^a	29.42	28.20	25.47	24.65

(table continues)

Multiple Linear Regression		One-way ANOVA	Scheffé Post Hoc Tests				
Consumer Scenario	Demographics	Demographics	Groups				
Returned Garment after Use	Ethics Course Completed***	Ethics Course Completed**	No		Yes		
			<u>n</u>	810	271		
			Mean ^a	26.67	28.08		
All Three Combined	Gender***	Gender***	Male		Female		
			<u>n</u>	504	575		
			Mean ^b	73.97	81.54		
	Age Range***	Age Range (years)*	18-20	21-23	24-26	27-29	30 or over
<u>n</u>			534	442	55	16	32
Mean ^b			77.68	77.59	78.47	81.00	87.09
Year in School							

(table continues)

	Multiple Linear Regression	One-way ANOVA	Scheffé Post Hoc Tests			
Consumer Scenario	Demographics	Demographics	Groups			
All Three	Currently Employed***	Currently Employed**	No	Yes, Part-time	Yes, Full-time	
Combined		<u>n</u>	503	518	49	
		Mean ^b	76.38	79.24	82.49	
<hr/>						
	Employed by Apparel Retailer					
	Practice of Faith Orientation***	Practice of Faith Orientation***	Very consistently	Frequently	Occasionally	Not very consistently
		<u>n</u>	185	368	287	172
		Mean ^b	85.74	81.45	74.10	71.38
<hr/>						
	Ethics Course Completed					

Note. Results of the Scheffé multiple comparison tests are reported using the underlining method. A line appears beneath groups that do not differ significantly from each other. Thus, groups not underlined by the same line or lines at the same level are significantly different from each other (Huck, Cormier, & Bounds, 1974).

* $p < .05$. ** $p < .01$. *** $p < .001$.

^a For responses to an individual scenario the ethical response score range is a minimum score of 7 to a maximum score of 35. ^b For responses to the combined scenarios the ethical response score range is a minimum score of 21 to a maximum score of 105.

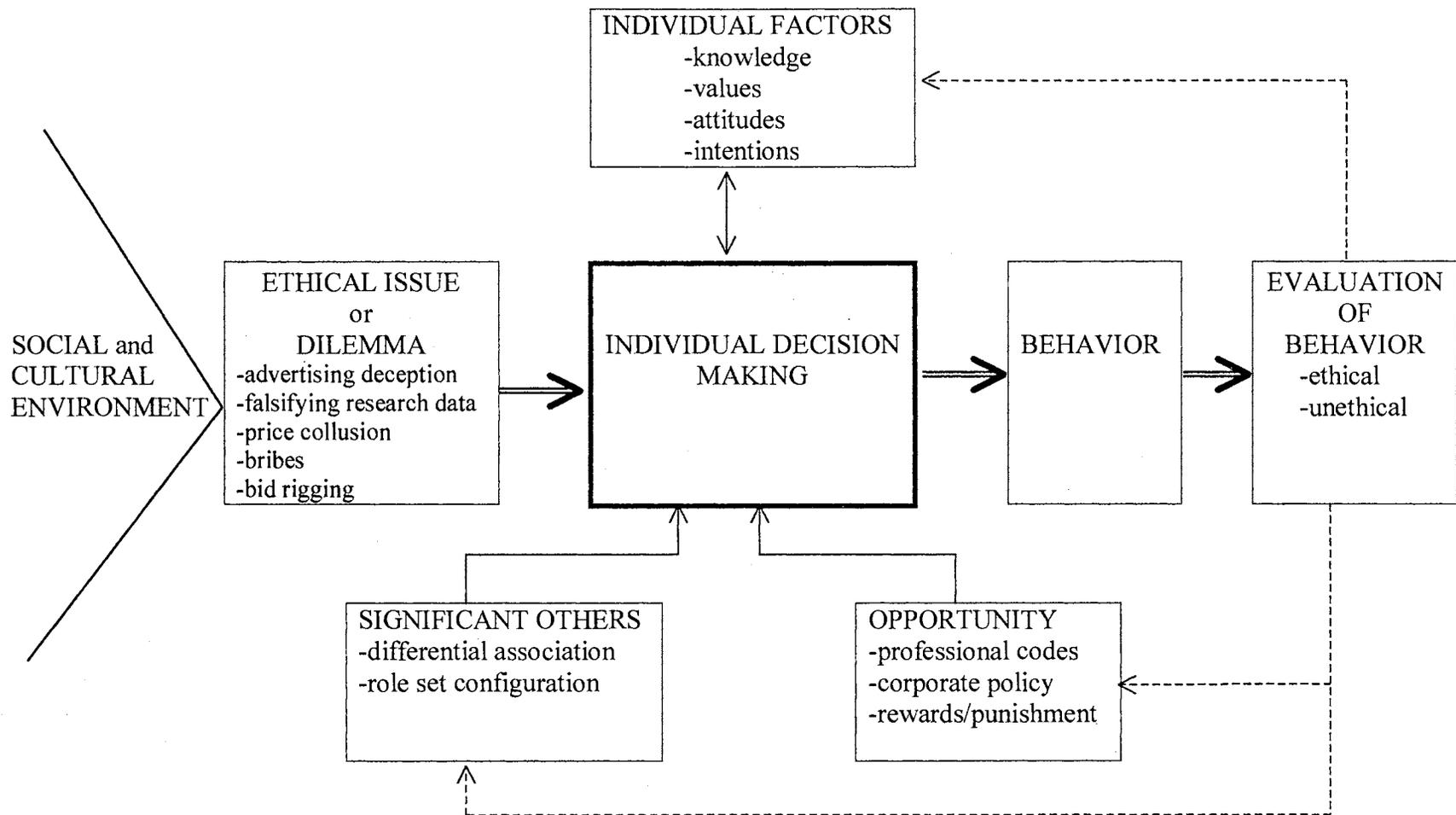


Figure 3. A Contingency Model of Ethical Decision Making in a Marketing Organization (Ferrell & Gresham, 1985, p. 89).

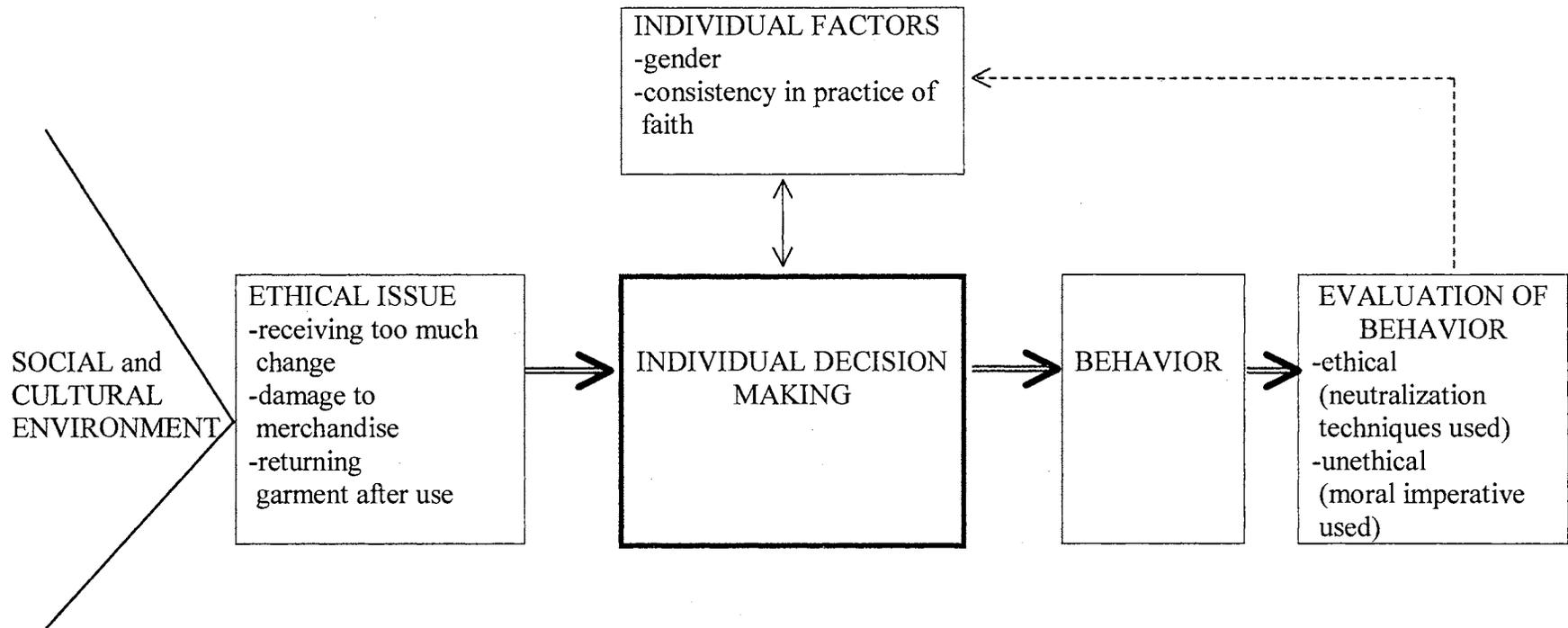


Figure 4. Model of Consumer Ethical Decision Making Focusing on Demographics as “Individual Factors.”

CHAPTER V

MANUSCRIPT II:

ASSOCIATIONS BETWEEN UNIVERSITY UNDERGRADUATE STUDENTS'
PHILOSOPHIES OF HUMAN NATURE AND THEIR PERCEPTIONS
OF UNETHICAL CONSUMER BEHAVIOR

to be submitted to

JOURNAL OF FASHION MARKETING AND MANAGEMENT

ASSOCIATIONS BETWEEN UNIVERSITY UNDERGRADUATE STUDENTS'
PHILOSOPHIES OF HUMAN NATURE AND THEIR PERCEPTIONS
OF UNETHICAL CONSUMER BEHAVIOR

Abstract

The purpose of this study was to investigate university undergraduate students' evaluations of consumer behavior scenarios as ethical or unethical in relation to the respondents' philosophies of human nature. A convenience sample of 1117 students enrolled in classes on two university campuses completed a questionnaire during regularly scheduled class periods. The questionnaire contained three sections: Philosophies of Human Nature (PHN), Consumer Behavior Scenarios, and demographic items. Factor analysis was conducted on the PHN Scale to assist in factoring items into subscales. Subjects were placed in low, moderate, and high PHN groups for each factor. One-way analysis of variance was used to determine if a relationship existed between consumer ethical response scores and responses to the PHN scale. For most of the PHN factors, the consumer ethical response scores differed significantly among the low, moderate, and high PHN groups.

CHAPTER V

Manuscript II

Introduction

Marketers' behavior is more often depicted as unethical than consumers' behavior. Consumers are often portrayed as being taken advantage of by sinister marketers. This unrealistic portrayal may have led to the large amount of research (Abodolmohammadi, Gabhart, & Reeves, 1997; Ferrell & Gresham, 1985; Ferrell, Gresham, & Fraedrich, 1989; Ferrell & Weaver, 1978; Glenn & Van Loo, 1993; Hunt & Vitell, 1986; Vitell & Festervand, 1987; Wahn, 1993) that has been conducted investigating marketers' ethical decision making. Marketers have been found to behave unethically (Ferrell & Gresham, 1985; Ferrell, Gresham, & Fraedrich, 1989; Ferrell & Weaver, 1978; Hunt & Vitell, 1986; Laczniak & Murphy, 1985; Vitell & Festervand, 1987), but consumers have also been found to behave unethically (Cole, 1989; Cox, Cox, & Moschis, 1990; Kallis, Krentler, & Vanier, 1986; Klemke, 1982; Moschis & Powell, 1986). Unethical behavior by either the marketer or the consumer will lead to unproductive exchanges (Morgan & Hunt, 1994). Unethical behavior by the consumer may lead to an increase in prices or to an inconvenient shopping environment.

Theoretical models have been developed to describe ethical decision making of marketers (Ferrell & Gresham, 1985; Ferrell, Gresham, & Fraedrich, 1989; Hunt & Vitell, 1986). There is a lack of theoretical frameworks in the literature that address the multiple variables related to how consumers make ethically related decisions. The models that have been developed to describe consumer behavior do not address unethical

consumer behavior (Grove, Vitell, & Strutton, 1989). Thus, an existing framework for ethical decision making in marketing (Ferrell & Gresham, 1985) was adapted and applied to consumer ethical decision making. Ferrell and Gresham (1985) assume that a marketer will experience ethical dilemmas. Based upon this model, the marketer's solution to the ethical dilemmas is influenced by individual factors and organizational factors such as opportunity and significant others (see Figure 5). This study did not investigate every component within this "marketing" framework. A specific type of attitude (philosophies of human nature), which is an "individual factor," was the focus of this study. In the adapted model for this study the consumer is exposed to consumer behavior dilemmas. The consumer's ethical decision making is influenced by individual factors such as social attitudes (philosophies of human nature).

Philosophies of human nature are "assumptions about how people in general behave" (Wrightsman, 1992, p. 55). Philosophies of human nature are essentially learned from parents, from the social and cultural environment, from one's own personality, and from programs intended to develop social attitudes. Individuals may use philosophies of human nature to explain social interactions (Wrightsman, 1992). Rotter (1980) suggests that people who have trusting attitudes (or in this case philosophies of human nature) toward others will exhibit trustworthy behavior, such as honesty and not cheating or not stealing. A scale has been developed to measure philosophies of human nature (Wrightsman, 1992), however the relationship between philosophies of human nature and consumer ethical decision making has not been investigated.

An ethical decision a consumer could make is to not shoplift. Many people would probably agree that shoplifting is wrong. Other ethical dilemmas may not appear to be so

black and white. Depending on the circumstances, a consumer may think that switching price tags or purchasing an item with intent to return it for a full refund after use is acceptable. After committing the act that seemed acceptable at the time, the person may evaluate the behavior. Feelings of guilt may arise after behaving unethically. To ease guilt feelings the person may rationalize the unethical behavior. Rationalizing was found to be one of the factors contributing to shoplifting among adolescents (Cox, Cox, & Moschis, 1990). Sykes and Matza (1957) referred to these rationalizations as neutralization techniques and identified five techniques: denial of responsibility, denial of injury, denial of the victim, condemnation of the condemners, and appeal to higher loyalties.

Researchers (Grove, Vitell, & Strutton, 1989) have applied the techniques of neutralization to consumer behavior. The “denial of responsibility” technique might be used if a consumer shoplifts during the holidays and justifies the behavior by thinking, “it is not my fault; I don’t have enough money to pay for this item.” A consumer might use the “denial of injury” technique to justify taking a blouse by thinking, “this store is so big; no one will ever notice that this one blouse is missing.” The “denial of the victim” technique is used when the consumer believes the retailer deserves the injury, such as when a shoplifter thinks, “it is the store’s fault for not having more sales associates on the floor to watch the customers.” The “condemnation of the condemners” technique is used when the attention from the consumer’s own unethical behavior is deflected onto the retailer’s unethical behavior. A consumer who switches price tags may justify his or her behavior by thinking, “it is okay to switch price tags because I bet this retailer uses child labor to manufacture these products.” The “appeal to higher loyalties” technique occurs

when the norms of society are sacrificed to gratify the smaller social group. For example, an adolescent may shoplift to impress friends.

The purpose of this study was to investigate university undergraduate students' evaluations of consumer behavior scenarios as ethical or unethical in relation to their extent of agreement with philosophies of human nature statements. The following hypothesis was investigated.

There is a statistically significant difference among university students' low, moderate, and high responses on the Philosophies of Human Nature (PHN) Scale in relation to their evaluation of three consumer behavior scenarios as ethical or unethical.

Method

Sampling and Data Collection

University undergraduate students were chosen as the population for this study because undergraduate students work and shop in retail environments and have been found to be relatively more accepting of unethical behavior than older consumers (Fullerton, Kerch, & Dodge, 1996; Hayes, 1996; Muncy & Vitell, 1992). Data were collected from 1117 students enrolled in classes on two university campuses (one South Central and one East Coast, United States) using a self-administered questionnaire during regularly scheduled class periods. The sample included a diversity of majors and undergraduate classifications. Approximately half of the sample was male and half was female. The ages of the respondents ranged from 18 to over 30 years of age (see Table 3).

Measures

The questionnaire contained three sections: Philosophies of Human Nature (PHN), Consumer Behavior Scenarios, and demographic items. The demographics section was placed at the end of the questionnaire to avoid participants' responses being biased by the last demographic question pertaining to completion of an ethics course. The PHN section was placed before the Consumer Behavior Scenarios because the PHN items are easier to answer than the Consumer Behavior Scenarios. Fowler (1993) recommends placing easy to answer questions first to reduce the respondents' resistance to completing the questionnaire. In order to create more appeal and prevent confusion, the demographic section was referred to as "Information about You," the PHN section was referred to as "Social Attitudes," and the Consumer Behavior Scenarios section was referred to as "Consumer Stories" in the questionnaire.

A pilot study was conducted with 77 undergraduate students on one university campus to determine the amount of time to complete and the understandability of the items in the questionnaire. Three faculty researchers and three apparel store managers also reviewed the pilot test questionnaire and responded to specific questions about the relevance and understandability of the items. Adjustments were made to the questionnaire based upon the pilot study.

Philosophies of human nature. The PHN Scale developed by Wrightsman (1964) contains 84 items and was originally developed using six subscales. Some of the items from the PHN Scale were not used in this study because of the excessive length of the scale. In an effort to address the questionnaire length, other studies using the PHN Scale were reexamined. Factor analyses were performed on the PHN Scale by previous

researchers (Nottingham, Gorsuch, & Wrightsman, 1970; O'Conner, 1971; Wrightsman, Weir, & Brusewitz, 1991). O'Conner (1971) performed a factor analysis resulting in eight factors. Three subscales (cynicism, beliefs that people are conventionally good, and internal locus of control) from the O'Conner (1971) factor analysis were chosen for this study because of the relevance of the subscales to the study.

Consumer behavior scenarios. Information from previous studies (Fullerton, Kerch, & Dodge, 1996; Muncy & Vitell, 1992; Strutton, Pelton, & Ferrell, 1997; Wilkes, 1978) was used to develop three consumer behavior scenarios containing the following ethical content: a) not reporting receipt of excess change, b) not paying for accidental damage to apparel, and c) purchasing a garment with intent to return it for a full refund after use. To avoid question-order effects the consumer scenarios were counterbalanced in the pilot test and in the actual study. Each consumer scenario consisted of a paragraph written in third person describing an ethical dilemma, which was followed by seven perceptual statements. One statement was the "moral imperative" (Strutton, Pelton, & Ferrell, 1997, p. 96), indicating that the person in the scenario behaved inappropriately. Five of the statements were "neutralization techniques" (Sykes & Matza, 1957) indicating that the person's behavior is justifiable because of special circumstances. The last statement asked for an overall opinion of the person's behavior. Respondents indicated the extent of their agreement with each perceptual statement by choosing a response from a five-point scale ranging from strongly agree to strongly disagree.

Demographics. The demographic section of the questionnaire included items related to the following demographic traits: gender, age, year in school, employment

status, previous employment by an apparel retailer, consistency in practice of faith orientation, and completion of an ethics course.

Analysis

A factor analysis was conducted on the PHN Scale to assist in factoring items that are correlated and to assist in interpreting the meaning of the items. To assess reliability, Cronbach's alpha coefficients were computed for the PHN factors, the responses to each of the consumer scenarios, and the total of the three scenarios. Subjects were placed in low, moderate, and high PHN groups for each factor. Subjects with a mean score of -1 to -3 were placed in the low group. Subjects with a mean score between -1 and 1 were placed in the moderate group. Subjects with a mean score of 1 to 3 were placed in the high group. One-way analysis of variance (ANOVA) was used to compare the consumer ethical response scores of the low, moderate, and high PHN groups. The Scheffé test was used to determine the nature of the differences among the PHN groups (Huck, Cormier, & Bounds, 1974).

Results

Factor Analysis of the Philosophies of Human Nature Scale

The factor analysis resulted in six factors (see Table 4). The first factor contained seven items from the "beliefs that people are conventionally good" subscale. Based upon content of these seven items, the label "beliefs that people have an honest concern for others" was developed. The second factor contained five items from the "cynicism" subscale. The label "beliefs that people behave dishonestly for personal gain" was used for factor two. The third factor contained all of the five items from the "internal locus of

control” subscale; therefore, the “internal locus of control” title was retained. The fourth factor contained four items from the “beliefs that people are conventionally good” subscale. Based upon content of the items, the label “beliefs that people will stand by their convictions” was developed. Factor five contained four items from the “cynicism” subscale. The label “pessimism about others’ behavior” was developed. The sixth factor contained one item from the “beliefs that people are conventionally good” subscale and one item from the “cynicism” subscale. Because only two items loaded on this factor, the content of the items was not clearly related, and the reliability of the factor was very low, factor six was not retained for subsequent analyses.

Reliability of Measures

Philosophies of human nature scale. Cronbach’s alpha coefficients were computed to test reliability (internal consistency) of the six PHN factors. For the purposes of this study an alpha value of .70 to .90 was considered high, .40 to .70 was considered moderate, .20 to .40 was considered low, and less than .20 was negligible (Touliatos & Compton, 1988). As noted in Table 4, factors one and three had high alpha values and factors two, four, and five had moderate alpha values. Factor six had an alpha value of .02 and was not considered in subsequent analyses. The third factor (internal locus of control) had a higher alpha value (.74) than O’Conner’s (1971) internal locus of control alpha value (.46).

Consumer behavior scenarios. Cronbach’s alpha coefficients were computed to test reliability (internal consistency) of the three consumer scenarios and of the collective responses to the three scenarios. An alpha value of .87 was calculated for the “not reporting receipt of excess change” scenario, .88 was calculated for the “not paying for

accidental damage to apparel” scenario, .83 was calculated for the “purchasing a garment with intent to return it for a full refund after use” scenario. An alpha value of .91 was calculated for the combined responses to all three scenarios. The alpha values indicate high reliability for the three consumer scenarios and for the combined responses to the three scenarios.

Testing the Hypothesis

The study hypothesis stated that “there is a statistically significant difference among university students’ low, moderate, and high response groups on the Philosophies of Human Nature (PHN) Scale in relation to their evaluation of three consumer behavior scenarios as ethical or unethical.” Testing of this hypothesis involved multiple analyses because the factor analysis of the PHN scale resulted in five factors, creating five subscales, and there were three consumer behavior scenarios. Results are reported for each PHN factor. Table 5 summarizes the results.

Factor one: Beliefs that people have an honest concern for others. One-way ANOVA was used to determine if a significant difference exists among response groups (low, moderate, and high) for factor one of the PHN Scale in relation to evaluation of three consumer behavior scenarios as ethical or unethical. A lower mean score on factor one, “beliefs that people have an honest concern for others,” indicates less agreement that people are honestly concerned for others while a higher score indicates more agreement.

A significant difference was found among PHN factor one groups for the “not reporting receipt of excess change” scenario ($F(2, 1093) = 5.394, p < .01$). The Scheffé test was used to determine the nature of the differences among the groups. This analysis revealed that subjects in the high PHN group had significantly higher ethical response

scores ($n = 178$, $m = 27.39$, $sd = 6.24$) than subjects in the moderate PHN group ($n = 661$, $m = 25.59$, $sd = 6.37$). Subjects in the low PHN group ($n = 257$, $m = 25.85$, $sd = 7.08$) did not differ significantly from either of the other two groups.

A significant difference was not found among PHN groups for the “not paying for accidental damage to apparel” scenario ($F(2, 1101) = 1.636$, $p > .05$). However, a significant difference was found among groups for the “purchasing a garment with intent to return it for a full refund after use” scenario ($F(2, 1101) = 4.397$, $p < .05$). The Scheffé test revealed that subjects in the high PHN group had significantly higher ethical response scores ($n = 180$, $m = 28.13$, $sd = 5.54$) than subjects in the moderate PHN group ($n = 669$, $m = 26.58$, $sd = 6.12$). Subjects in the low PHN group ($n = 255$, $m = 27.00$, $sd = 6.96$) did not differ significantly from either of the other two groups.

A significant difference was found among PHN factor one groups for the total of three consumer scenarios ($F(2, 1077) = 5.898$, $p < .01$). The Scheffé test indicated that subjects in the high PHN group had significantly higher ethical response scores ($n = 176$, $m = 81.57$, $sd = 14.30$) than subjects in the moderate PHN group ($n = 652$, $m = 77.05$, $sd = 15.20$). Subjects in the low PHN group ($n = 252$, $m = 78.02$, $sd = 17.01$) did not differ significantly from subjects in the high PHN group and from subjects in the moderate PHN group.

Factor two: Beliefs that people behave dishonestly for personal gain. One-way ANOVA was used to determine if a significant difference exists among response groups (low, moderate, and high) for factor two of the PHN Scale and consumers’ evaluation of three consumer behavior scenarios as ethical or unethical. A lower mean score on factor two, “beliefs that people behave dishonestly for personal gain,” indicates less agreement

that people behave dishonestly for personal gain while a higher score indicates more agreement.

A significant difference was found among PHN factor two groups for the “not reporting receipt of excess change” scenario ($F(2, 1093) = 27.981, p < .001$). The Scheffé test indicated that subjects in all three groups differed significantly from each other. The group with the lowest mean scores on PHN factor two had higher ethical response scores ($n = 110, m = 29.05, sd = 5.54$) than the moderate PHN group ($n = 500, m = 26.64, sd = 6.21$) and the high PHN group ($n = 486, m = 24.52, sd = 6.75$). The high PHN group for factor two had the lowest ethical response scores of all three groups.

A significant difference was found among PHN groups in relation to their responses to the “not paying for accidental damage to apparel” scenario ($F(2, 1101) = 3.800, p < .05$). The Scheffé test indicated that subjects who had low beliefs that people behave dishonestly for personal gain had significantly higher ethical response scores ($n = 108, m = 26.44, sd = 6.22$) than subjects who had high beliefs that people behave dishonestly for personal gain ($n = 493, m = 24.65, sd = 6.50$). Subjects in the moderate PHN group ($n = 503, m = 25.27, sd = 6.30$) did not differ significantly from the low PHN group and from the high PHN group.

A significant difference was found among PHN groups for the “purchasing a garment with intent to return it for a full refund after use” scenario ($F(2, 1101) = 23.264, p < .001$). The Scheffé test revealed that subjects in all three groups differed significantly from each other. The group with the lowest mean scores on PHN factor two had higher ethical response scores ($n = 111, m = 30.06, sd = 4.65$) than the moderate PHN group ($n = 499, m = 27.31, sd = 5.96$) and the high PHN group ($n = 494, m = 25.84, sd = 6.58$).

The high PHN group for factor two had the lowest ethical response scores of all three groups.

A significant difference was found among PHN groups for the total of three stories ($F(2, 1077) = 23.640, p < .001$) in relation to their ethical responses. The Scheffé test indicated that subjects in all three groups differed significantly from each other. The low PHN group for factor two had higher ethical response scores ($n = 107, m = 85.60, sd = 13.17$) than the moderate PHN group ($n = 493, m = 79.23, sd = 15.04$) and the high PHN group ($n = 480, m = 75.08, sd = 15.90$). The high PHN group for factor two had the lowest ethical response scores of all three groups.

Factor three: Internal locus of control. One-way ANOVA was used to determine if a significant difference exists among response groups (low, moderate, and high) for factor three of the PHN Scale and consumers' evaluation of three consumer behavior scenarios as ethical or unethical. A lower mean score on factor three, "internal locus of control," indicates less agreement that people have control over their lives, while a higher score indicates more agreement that people control their own lives.

A significant difference was found among PHN factor three groups regarding responses to the "not reporting receipt of excess change" scenario ($F(2, 1093) = 4.703, p < .01$). The Scheffé test revealed that subjects with high mean scores had significantly higher ethical response scores ($n = 705, m = 26.39, sd = 6.47$) than subjects with moderate mean scores on the "internal locus of control" subscale ($n = 344, m = 25.19, sd = 6.52$). Subjects with low scores on factor three ($n = 47, m = 24.79, sd = 7.39$) did not differ significantly from the other two groups.

A significant difference was found among PHN factor three groups regarding responses to the “not paying for accidental damage to apparel” scenario ($F(2, 1101) = 3.404, p < .05$). However, the Scheffé test did not indicate a difference among the groups. A significant difference was found among PHN factor three groups regarding responses to the “purchasing a garment with intent to return it for a full refund after use” scenario ($F(2, 1101) = 3.940, p < .05$). However, the Scheffé test did not reveal any differences among the groups.

A significant difference was found among PHN factor three groups for the total responses to the three consumer stories ($F(2, 1077) = 5.823, p < .01$). The Scheffé test showed that subjects in the high response group for factor three had significantly higher ethical response scores ($n = 698, m = 79.14, sd = 15.22$) than subjects in the moderate response group ($n = 336, m = 76.29, sd = 15.43$). Subjects in the low response group ($n = 46, m = 73.57, sd = 19.86$) did not differ significantly from either of the other two groups.

Factor four: Beliefs that people will stand by their convictions. One-way ANOVA was used to determine if a significant difference exists among response groups (low, moderate, and high) for factor four of the PHN Scale and consumers’ evaluation of three consumer behavior scenarios as ethical or unethical. A lower mean score on factor four, “beliefs that people will stand by their convictions,” indicates less agreement that people will stand by their convictions, while a higher score indicates more agreement that people will stand by their convictions.

No significant difference was found among groups for the “not reporting receipt of excess change” scenario ($F(2, 1093) = 1.498, p > .05$). In addition, no significant difference was found among groups for the “not paying for accidental damage to apparel”

scenario ($F(2, 1101) = .577, p > .05$). However, a significant difference was found among PHN factor four groups in relation to the “purchasing a garment with intent to return it for a full refund after use” scenario ($F(2, 1101) = 3.647, p < .05$). The Scheffé test indicated that subjects who had low mean scores on factor four had significantly higher ethical response scores ($n = 113, m = 28.33, sd = 6.21$) than subjects who had high mean scores on the factor four subscale ($n = 391, m = 26.53, sd = 6.22$). Subjects in the moderate response group ($n = 600, m = 26.93, sd = 6.26$) did not differ significantly from the other two groups. No significant difference was found among factor four PHN groups in regard to responses for the total of three consumer scenarios ($F(2, 1077) = 1.900, p > .05$).

Factor five: Pessimism about others’ behavior. One-way ANOVA was used to determine if a significant difference exists among response groups (low, moderate, and high) for factor five of the PHN Scale and consumers’ evaluation of three consumer behavior scenarios as ethical or unethical. A lower mean score on factor five, “pessimism about others’ behavior,” indicates less agreement that people are pessimistic about others’ behavior, while a higher score indicates more agreement that people tend to be pessimistic about others.

A significant difference was found among groups for the “not reporting receipt of excess change” scenario ($F(2, 1093) = 25.614, p < .001$). The Scheffé test indicated that subjects in all three PHN groups differed significantly from each other. The group with low mean scores on the “pessimism about others’ behavior” subscale had higher ethical response scores ($n = 244, m = 28.37, sd = 5.68$) than the group with moderate mean scores ($n = 679, m = 25.53, sd = 6.40$) and the group with high mean scores ($n = 173, m =$

24.16, $sd = 7.33$). The high PHN group for factor five had the lowest ethical response scores of all three groups.

A significant difference was also found among groups for the “not paying for accidental damage to apparel” scenario ($F(2, 1101) = 4.571, p < .05$).). The Scheffé test revealed that subjects in the low PHN factor five group had significantly higher ethical response scores ($n = 245, m = 26.10, sd = 6.19$) than subjects in the high PHN group ($n = 176, m = 24.30, sd = 7.15$). Subjects in the moderate PHN response group ($n = 683, m = 24.96, sd = 6.24$) did not differ significantly from the other two groups.

A significant difference was found among groups for the “purchasing a garment with intent to return it for a full refund after use” scenario ($F(2, 1101) = 19.567, p < .001$). The Scheffé test showed that subjects in all three groups differed significantly from each other. The group with low mean scores on the “pessimism about others’ behavior” factor had higher ethical response scores ($n = 246, m = 28.88, sd = 5.45$) than the group with moderate PHN scores ($n = 682, m = 26.66, sd = 6.16$) and the group with high PHN scores ($n = 176, m = 25.26, sd = 7.01$). The high PHN group for factor five had the lowest ethical response scores of all three groups.

A significant difference was found among PHN groups in relation to mean scores for all three consumer scenarios combined ($F(2, 1077) = 22.856, p < .001$). The Scheffé test indicated that subjects in all three groups differed significantly from each other. The group having low scores on the “pessimism about others’ behavior” factor had higher ethical response scores ($n = 239, m = 83.46, sd = 13.98$) than the group with moderate PHN scores ($n = 671, m = 77.15, sd = 15.11$) and the group with high PHN scores ($n =$

170, $m = 73.78$, $sd = 17.47$). The high PHN group for factor five had the lowest ethical response scores of all three groups.

Summary and Discussion

In the factor analysis performed in this study, items loaded similarly to O'Conner's (1971) revised PHN subscales. O'Conner's (1971) "beliefs that people are conventionally good" subscale basically loaded into two factors named "beliefs that people have an honest concern for others" and "beliefs that people will stand by their convictions." O'Conner's (1971) "cynicism" subscale basically loaded into two factors named "beliefs that people behave dishonestly for personal gain" and "pessimism about others' behavior." All of the items in O'Conner's (1971) "internal locus of control" subscale loaded into one factor in this study so the name was retained. The internal locus of control subscale had a higher Cronbach's alpha value (.74) in this study than in O'Conner's (1971) study (.46).

The ethical response scores for the "purchasing a garment with intent to return it for a full refund after use" scenario significantly differed among the low, moderate, and high PHN groups for all five factors of the PHN Scale. The ethical response scores for the "not reporting receipt of excess change" scenario and for the mean scores of the combined consumer scenarios differed significantly among the low, moderate, and high PHN groups for all factors of PHN except factor four, "beliefs that people will stand by their convictions." The ethical response scores for the "not paying for accidental damage to apparel" scenario significantly differed among the low, moderate, and high PHN groups for three factors (beliefs that people behave dishonestly for personal gain, internal locus of control, and pessimism about others' behavior) of PHN.

The scenario “purchasing a garment with intent to return it for a full refund after use” may have been related to all the factors of the PHN scale as a result of the action being clearly premeditated and deliberate. The two other scenarios describe actions taken in response to accidents. In one scenario, a garment is torn accidentally. In response to the other scenario, a student might easily decide that it was simply chance that the consumer received extra change. Respondents’ assessment of the ethical decisions in each scenario appears to be dependent upon their assessment of different circumstances which infers that the university students surveyed may be inclined to practice “situational ethics.” Vitell and Muncy (1992) found that subjects rated consumer behavior according to the perceived level of “wrongness” of the unethical behavior. The subjects reported “switching price tags” to be more unethical (wrong) than “getting too much change and not saying anything.” Subjects reported “getting too much change and not saying anything” to be more unethical (wrong) than “breaking a bottle in a store and not paying for it” and “taping a television movie” (Vitell & Muncy, 1992).

In PHN factor one, subjects who had stronger beliefs that people have an honest concern for others obtained higher ethical response scores in two of the scenarios and in the combined scenarios than subjects who had more negative beliefs about others. In PHN factor two, subjects who were less believing that people behave dishonestly for personal gain had higher ethical response scores in all three of the scenarios and in the combined scenarios than subjects who were more believing. In PHN factor three, subjects with higher beliefs that rewards are contingent upon one’s own actions had higher ethical response scores in one scenario and in the combined scenarios than subjects with lower internal locus of control beliefs. Subjects who were less pessimistic about others’

behavior had higher ethical response scores in all three scenarios and in the combined scenarios than subjects who were more pessimistic. These findings lend support to Rotter's (1980) suggestion that an individual will exhibit behavior that is a reflection of the type of attitude the individual has toward others. Lending support to Rotter's (1980) suggestion is based on the assumption that the respondents' assessment of the consumer behavior scenarios is a reflection of their own behavior in a similar retail situation (Ajzen & Fishbein, 1977). Overall, subjects with more positive philosophies of human nature had higher consumer ethical response scores. Therefore, the subjects with higher philosophies of human nature (more positive social attitudes) should be more likely to exhibit ethical behavior in a retail setting than subjects with lower philosophies of human nature (less positive social attitudes).

As shown in Figure 6, the results of this study were applied to Ferrell and Gresham's (1985) framework to develop a model of consumer ethical decision making. The "individual factors" component of the model contains the PHN factors that were found to be associated with ethical responses to all three consumer behavior scenarios in this study. Three PHN factors (beliefs that people behave dishonestly for personal gain, internal locus of control, and pessimism about others' behavior) were found to be associated with subjects' ethical response scores.

Additional research is recommended to refine the PHN scale, consumer scenarios and perceptual statements for use by employers as a tool to screen job applicants for employment decisions. Employee theft is a tremendous contributor to billions of dollars of inventory shrinkage losses (Ernst and Young, 1992; Hayes, 1996). In addition to employee theft, employees may give illegitimate discounts or look away when a

shoplifter is observed. The consumer scenarios and the PHN scale could be a useful tool in predicting a potential employee's ethical decision making and actual ethical behavior. An individual's beliefs about others' behavior have been found to be a predictor of actual behavior (Ajzen & Fishbein, 1977). If for example, a potential employee obtained a high PHN factor two score (beliefs that people behave dishonestly for personal gain) and had low ethical response scores, the employer would most likely not want to hire the potential employee. A desirable employee would be one who would score low on two PHN factors (beliefs that people behave dishonestly for personal gain and pessimism about others' behavior), score high on three PHN factors (beliefs that people have an honest concern for others, internal locus of control, and beliefs that people will stand by their convictions), and score high on the three consumer behavior scenarios.

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Table 3

Demographic Characteristics of the Sample (N = 1117)

Variables	n	%
Gender		
Males	523	46.8
Females	593	53.1
Missing	1	0.1
Age range		
18-20 years	552	49.4
21-23 years	458	41.0
24-26 years	56	5.0
27-29 years	16	1.4
Over 30 years	34	3.0
Missing	1	0.1
Year in school		
Freshmen	206	18.4
Sophomore	258	23.1
Junior	254	22.7
Senior	399	35.7
Current employment		
Yes, full-time	51	4.6
Yes, part-time	530	47.4
No	524	46.9
Employed by apparel retailer		
Yes	282	25.2
No	819	73.3
Completed an ethics course		
Yes	274	24.5
No	819	73.3

Table 4

Factor Analysis of Philosophies of Human Nature Scale and Cronbach's Alpha Coefficients for Each Factor

			Factors					
			1	2	3	4	5	6
			Cronbach's alpha					
PHN ^a	# ^b	Item	.76	.69	.74	.51	.42	.02
BPG	7	Most people try to apply the Golden Rule (do unto others as you would have them do unto you).	.761					
BPG	19	"Do unto others as you would have them do unto you" is a motto that most people follow.	.734					
BPG	21	Most people will act as "Good Samaritans" (go out of their way to help others in need) if given the opportunity.	.732					
BPG	20	The typical person is sincerely concerned about the problems of others.	.687					
BPG	6	Most people do not hesitate to go out of their way to help someone in trouble.	.616					
BPG	5	Typically, people will usually tell the truth, even when they know they would be better off by lying.	.347					
BPG	8 ^c	Most people would not stop and help a person whose car was disabled.	.324					

(table continues)

PHN ^a	# ^b	Item	Factors						
			1	2	3	4	5	6	
C	15	Most people would tell a lie if they could gain by it.		.717					
C	10	The typical student will cheat on a test when everybody else does, even though he/she has a set of ethical standards.		.693					
C	14	Most people are not really honest for a desirable reason; they're afraid of getting caught.		.604					
C	9	People typically claim that they have ethical standards regarding honesty and morality, but few people stick to them when they are under stress.		.598					
C	4	Most people would cheat on their income tax if they had a chance.		.551					
ILC	13	The average person is largely the master of his/her own fate.				.748			
ILC	18 ^c	There's little the average person can do to alter his/her fate in life.				.742			
ILC	27 ^c	Most people have little influence over the things that happen to them.				.734			
ILC	23	Most people have a lot of control over what happens to them in life.				.722			
ILC	2 ^c	The average person's success in life is largely determined by forces outside his/her own control.				.472			

(table continues)

PHN ^a	# ^b	Item	Factors						
			1	2	3	4	5	6	
BPG	12	On average, people will stick to their opinion if they think they are right, even if others disagree.				.645			
BPG	11	People typically succeed because of achievement rather than popularity with others.				.634			
BPG	22	In a local or national election, most people select a candidate rationally and logically.				.511			
BPG	24	Most people have the courage of their convictions.				.450			
C	26	Most people inwardly dislike putting themselves out to help other people.						.661	
C	25	People typically pretend to care more about one another than they really do.						.563	
C	1 ^c	The average person is not conceited.						.457	
C	17	It's pathetic to see an unselfish person, because so many people take advantage of him/her.						.422	
BPG	3 ^c	Most people will not speak out for what they believe in.							.573
C	16 ^c	If most people could get into a movie without paying and be sure that they were not seen, they still would not do it.							.572

^aIndicates the O'Conner's (1971) revised subscales of the Philosophies of Human Nature Scale. C indicates the "cynicism" subscale, ILC indicates the "internal locus of control" subscale, and BPG indicates the "beliefs that people are conventionally good" subscale. ^bIndicates the number used in the questionnaire for the item in this study. ^cItems were reverse scored before analysis was performed.

Table 5

One-way ANOVA and Scheffé Test Results for Relationships among PHN Factor Groups and Consumer Behavior Scenarios

PHN Factors	Consumer Scenarios	PHN Groups		
Factor one: Beliefs that people have an honest concern for others	Not reporting receipt of excess change**	Low	Moderate	High
		<u>n</u>	257	661
	Mean ^a	25.85	25.59	27.39
	Not paying for accidental damage to apparel	Low	Moderate	High
		<u>n</u>	254	670
	Mean ^a	25.13	24.90	25.87
Purchasing a garment with intent to return it for a full refund after use*	Low	Moderate	High	
	<u>n</u>	255	669	180
	Mean ^a	27.00	26.58	28.13

(table continues)

PHN Factors	Consumer Scenarios	PHN Groups			
Factor one: Beliefs that people have an honest concern for others	Combined scenarios**		Low	Moderate	High
		<u>n</u>	252	652	176
		Mean ^b	78.02	77.05	81.57
Factor two: Beliefs that people behave dishonestly for personal gain	Not reporting receipt of excess change***		Low	Moderate	High
		<u>n</u>	110	500	486
		Mean ^a	29.05	26.64	24.52
	Not paying for accidental damage to apparel*		Low	Moderate	High
		<u>n</u>	108	503	493
		Mean ^a	26.44	25.27	24.65

(table continues)

PHN Factors	Consumer Scenarios	PHN Groups			
Factor two: Beliefs that people behave dishonestly for personal gain	Purchasing a garment with intent to return it for a full refund after use***		Low	Moderate	High
		<u>n</u>	111	499	494
		Mean ^a	30.06	27.31	25.84
	Combined scenarios***		Low	Moderate	High
		<u>n</u>	107	493	480
		Mean ^b	85.60	79.23	75.08
Factor three: Internal locus of control	Not reporting receipt of excess change**		Low	Moderate	High
		<u>n</u>	47	344	705
		Mean ^a	24.79	25.19	26.39

(table continues)

PHN Factors	Consumer Scenarios	PHN Groups			
Factor three: Internal locus of control	Not paying for accidental damage to apparel scenario*	Low	Moderate	High	
		<u>n</u>	46	351	707
		Mean ^a	23.28	24.71	25.42
	Purchasing a garment with intent to return it for a full refund after use*	Low	Moderate	High	
		<u>n</u>	46	354	704
		Mean ^a	25.37	26.40	27.30
	Combined scenarios**	Low	Moderate	High	
		<u>n</u>	46	336	698
		Mean ^b	73.57	76.29	79.14
Factor four: Beliefs that people will stand by their convictions	Not reporting receipt of excess change	Low	Moderate	High	
		<u>n</u>	114	596	386
		Mean ^a	26.65	25.65	26.18

(table continues)

PHN Factors	Consumer Scenarios	PHN Groups			
Factor four: Beliefs that people will stand by their convictions	Not paying for accidental damage to apparel	Low	Moderate	High	
		<u>n</u>	113	603	388
		Mean ^a	25.50	24.93	25.27
	Purchasing a garment with intent to return it for a full refund after use*	Low	Moderate	High	
		<u>n</u>	113	600	391
		Mean ^a	28.33	26.93	26.53
	Combined scenarios	Low	Moderate	High	
		<u>n</u>	112	589	379
		Mean ^b	80.61	77.48	78.07

(table continues)

PHN Factors	Consumer Scenarios	PHN Groups			
Factor five: Pessimism about others' behavior	Not reporting receipt of excess change***	Low	Moderate	High	
		<u>n</u>	244	679	173
		Mean ^a	28.37	25.53	24.16
	Not paying for accidental damage to apparel*	Low	Moderate	High	
		<u>n</u>	245	683	176
		Mean ^a	26.10	24.96	24.30
Purchasing a garment with intent to return it for a full refund after use***	Low	Moderate	High		
	<u>n</u>	246	682	176	
	Mean ^a	28.88	26.66	25.26	

(table continues)

PHN Factors	Consumer Scenarios	PHN Groups			
Factor five: Pessimism about others' behavior	Combined scenarios***		Low	Moderate	High
		<u>n</u>	239	671	170
		Mean ^b	83.46	77.15	73.78

Note. Results of the Scheffé multiple comparison tests are reported using the underlining method. A line appears beneath groups that do not differ significantly from each other. Thus, groups not underlined by the same line or lines at the same level are significantly different from each other (Huck, Cormier, & Bounds, 1974).

* $p < .05$. ** $p < .01$. *** $p < .001$.

^aFor responses to an individual scenario the ethical response score range is a minimum score of 7 to a maximum score of 35. ^bFor responses to the combined scenarios the ethical response score range is a minimum score of 21 to a maximum score of 105.

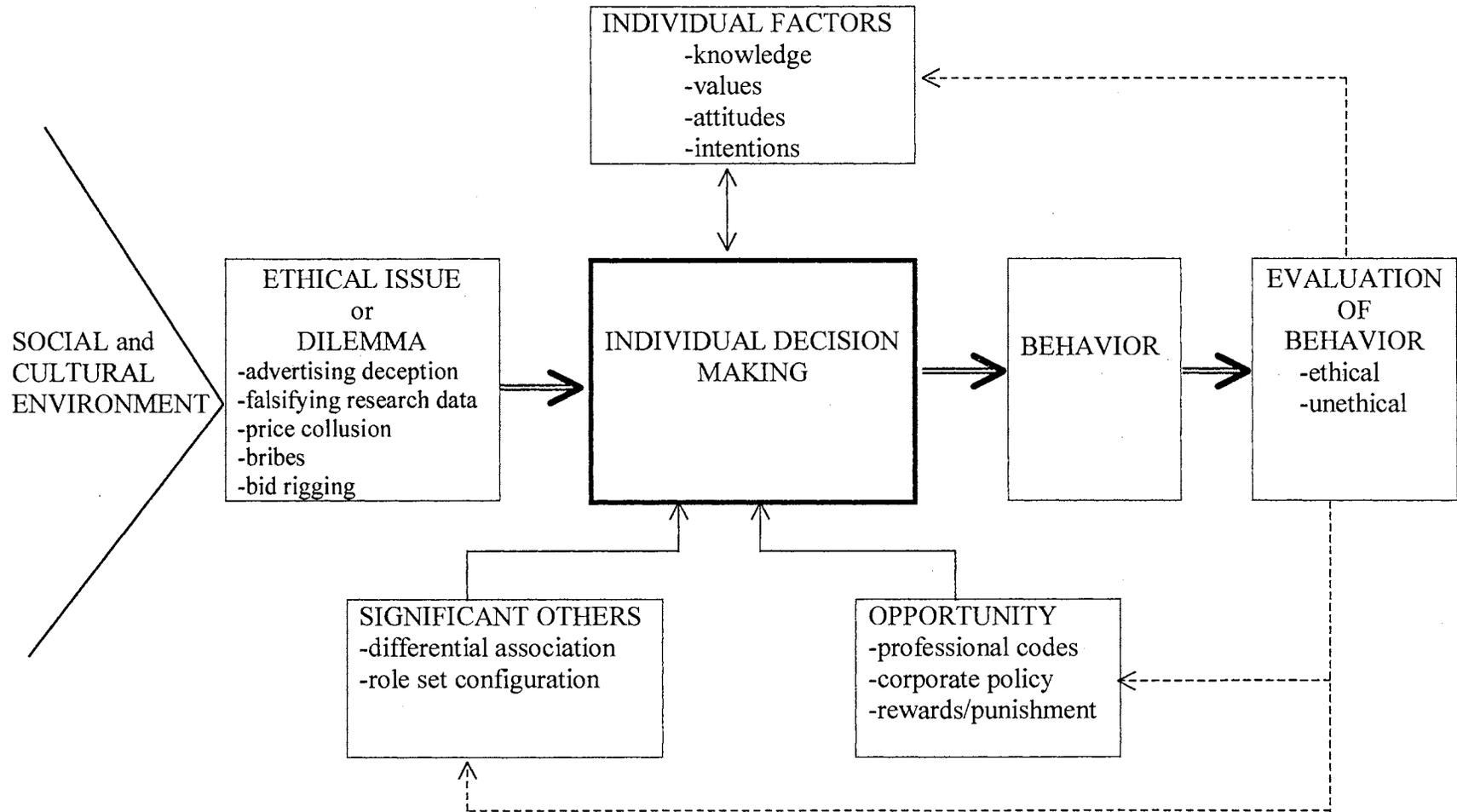


Figure 5. A Contingency Model of Ethical Decision Making in a Marketing Organization (Ferrell & Gresham, 1985, p. 89).

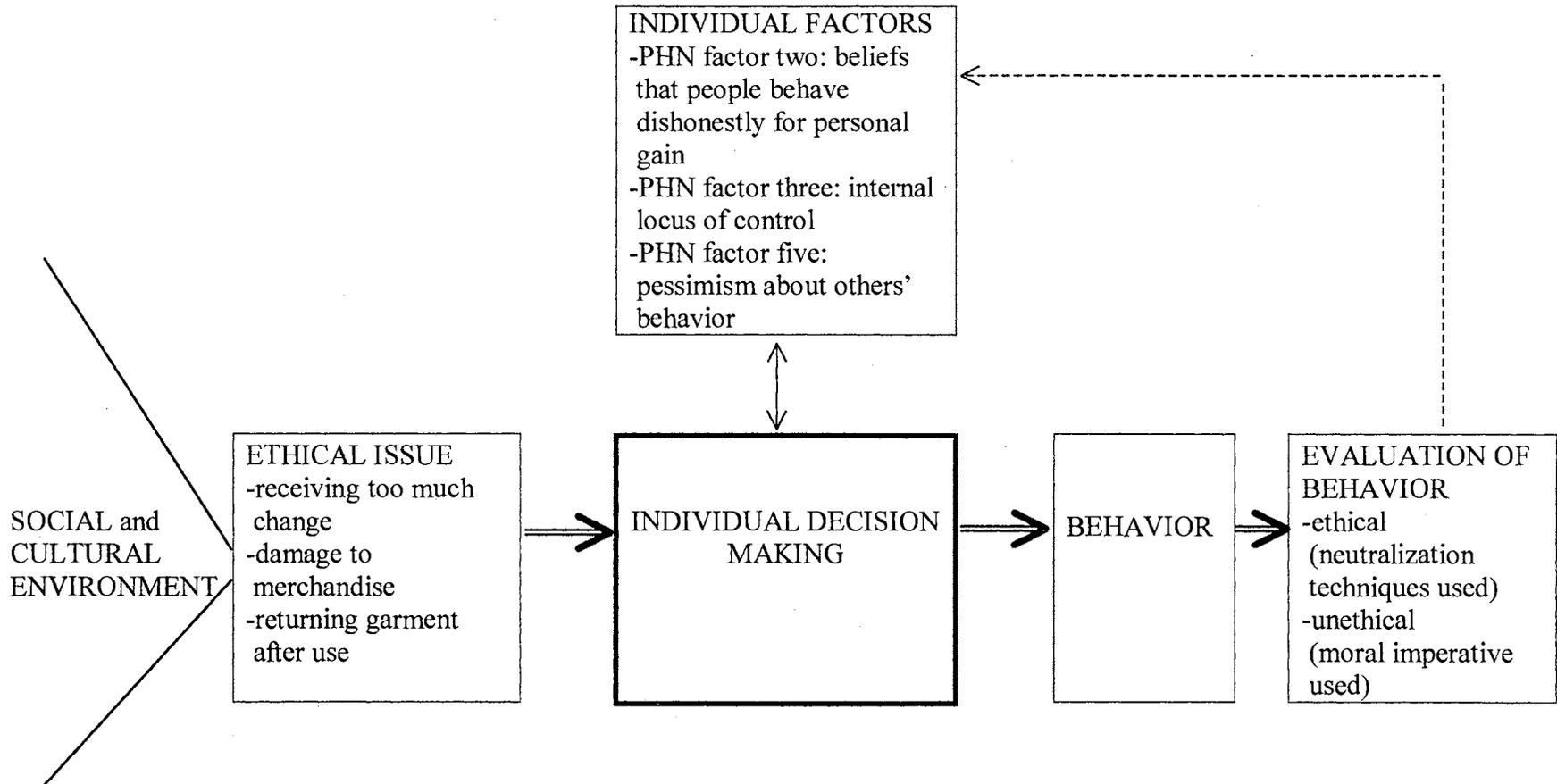


Figure 6. Model of Consumer Ethical Decision Making Focusing on PHN Factors as “Individual Factors.”

CHAPTER VI

MANUSCRIPT III:

ASSOCIATIONS BETWEEN PHILOSOPHIES OF HUMAN NATURE
AND DEMOGRAPHIC TRAITS OF UNIVERSITY
UNDERGRADUATE STUDENTS

to be submitted to

PSYCHOLOGICAL REPORTS

ASSOCIATIONS BETWEEN PHILOSOPHIES OF HUMAN NATURE
AND DEMOGRAPHIC TRAITS OF UNIVERSITY
UNDERGRADUATE STUDENTS

Abstract

The purpose of this study was to investigate university undergraduate students' philosophies of human nature in relation to students' demographic characteristics. Gaining an understanding of philosophies of human nature in relation to an expanded listing of demographic characteristics can lead to clarification of various aspects of people's actions. A convenience sample of 1117 students enrolled in classes on two university campuses completed a questionnaire during regularly scheduled class periods. The questionnaire consisted of the Philosophies of Human Nature (PHN) Scale and demographic items. Factor analysis was conducted on the PHN Scale to assist in factoring items into subscales. Six factors resulted. Cronbach's alpha coefficients of .42 or higher were calculated for the responses to five of the PHN factors which were analyzed further in this study. Multiple linear regression was used to examine the strength of association between the dependent variable, philosophies of human nature, for each factor and the independent variables (six demographic traits). One-way analysis of variance was computed as a follow-up procedure to compare subjects' PHN scores for all five factors and selected demographic traits (those indicated to be significantly associated through the multiple regression). Gender, age, employment status, year in school, and consistency in practicing faith orientation were found to be associated with certain factors of the PHN Scale.

CHAPTER VI

Manuscript III

Rotter (1980) suggests that individuals with trusting attitudes toward others will exhibit trustworthy behavior, such as honesty and will not cheat or steal. Attitudes are based on values and influence behavior (Durgee, O'Connor, & Veryzer, 1996; Rokeach, 1973). Social attitude is a specific type of attitude. Social attitudes include "almost every variety of opinion and belief and all the abstract qualities of personality, such as courage, obstinacy, generosity and humility, as well as the units of affective organization" (Allport, 1967, p. 3). Another label for social attitudes is "philosophies of human nature." Philosophies of human nature are "assumptions about how people in general behave" (Wrightsman, 1992, p. 55).

Developed by observing and listening to others, philosophies of human nature are acquired during one's youth. Philosophies of human nature are primarily learned from parents, from the social and cultural environment, and from programs (e.g. religious training) designed to develop social attitudes (Wrightsman, 1992). Researchers (Duke & Wrightsman, 1968; Wrightsman, 1992) suggest that one's own personality is related to philosophies of human nature. Throughout one's lifetime, philosophies of human nature are constantly retested. Modifying philosophies of human nature is difficult.

Providing a paradigm that individuals can use to explain social interactions, interpersonal human behavior is often justified using philosophies of human nature (Wrightsman, 1964). Philosophies of human nature impact how people interact with one another (Dole, Nottingham, & Wrightsman, 1969). Richmond, Mason, and Padgett,

(1972) emphasize the importance of understanding others by stating that it is “not only urgent, but a necessity for human survival, that we learn to live effectively with others” (p. 104). Understanding others’ philosophies of human nature may help to increase tolerance of diverse people and lead to fulfilling relationships with others.

Wrightsman (1964) developed the Philosophies of Human Nature (PHN) Scale and suggested that there are six dimensions to human nature (“trustworthiness,” “strength of will and rationality,” “altruism,” “independence,” “complexity,” and “variability”). He developed a subscale of the PHN Scale for each of these six dimensions. Wrightsman (1964) composed 20 statements for each subscale based on expressions from mass media, and philosophers’, social scientists’, and college students’ writings about human nature. Two item analyses were performed resulting in the elimination of 36 items. Fourteen statements were retained for each subscale resulting in a total of 84 items for the PHN Scale.

The relationship between philosophies of human nature and gender has been investigated previously (Chun & Campbell, 1975; Duke & Wrightsman, 1968; Gardiner, 1972; Richmond, Mason, & Padgett, 1972; Wrightsman, 1964). Wrightsman (1964) found that female subjects (n=277) at six colleges had a more positive perception of human nature than male subjects had (n=223). Duke and Wrightsman (1968) found that females (n=45) scored significantly higher than males (n=150) on five (trustworthiness, strength of will and rationality, altruism, independence and variability) of six subscales of the PHN Scale. These findings suggest that females possess a higher perception of others as being moral, honest, and reliable than males possess. The findings also indicate, that females have a higher perception of others as rational and having the willpower to control

outcomes in life than males have. In addition, females may have a higher perception of others being unselfish and having sincere sympathy and concern for others. Female subjects in Duke and Wrightsman's (1968) study had a higher confidence that other people will stand by their beliefs in the face of adversity than the male subjects. Duke and Wrightsman's findings (1968) also suggest that females have a greater belief than males that individuals' basic natures are different from each other and that an individual's basic nature could be changed.

Chun and Campbell (1975) administered the trustworthiness subscale of the PHN Scale to 187 undergraduate university students. A factor analysis was performed resulting in two, four-item factors which the researchers named "global morality" and "specific acts of honesty." Females scored significantly higher than males on the "global morality" factor, indicating females have more of a belief that others are altruistic and upright. No significant difference was found between the two genders' mean scores for the "specific acts of honesty" factor and the total "trustworthiness" subscale.

Richmond, Mason, and Padgett (1972) found that females (n=98) scored significantly higher on the "altruism" subscale of the PHN Scale than males (n=52) indicating that females had a greater belief that others are unselfish and have more sincere sympathy and concern for others than males possess. Gardiner (1972) administered the PHN Scale to Roman Catholic sisters. The 30 nuns scored unusually high on two subscales: "trustworthiness" and "strength of will and rationality." The findings indicate that the nuns view others as moral, honest, and reliable. Also, the nuns view others as rational and believe that others have the willpower to control outcomes in their lives. Gardiner (1972) attributed the high scores partially to the fact that the nuns

were female. Richmond, Mason, and Padgett (1972) offer a possible explanation for females scoring higher on the PHN Scale than males. They suggest the differences found between the genders may be due to the “sex roles defined by our society.” Females are traditionally the nurturing caregivers, while the males are traditionally the protectors, often suspicious of outsiders. Gardiner (1927) also attributed the nuns’ high PHN subscale scores to the fact that the nuns lived communally with people similar to themselves and to the fact that the nuns’ occupation was teaching. Another possibility regarding the nuns’ high PHN subscale scores not identified by Gardiner is the fact that the nuns most likely practice their primary faith orientation very consistently.

The relationship between philosophies of human nature and whether or not one consistently practices his or her primary faith orientation has been investigated (Maddock & Kenny, 1972). Subjects (n=100) who practiced their primary faith orientation daily had more positive general beliefs about human nature as measured by the total of four subscales (trustworthiness, strength of will and rationality, altruism, and independence) than subjects who did not practice faith daily. Also on one subscale (trustworthiness) subjects who practiced their primary faith orientation on a daily basis had significantly higher PHN scores than subjects who did not practice daily, indicating that subjects who practice faith daily have a more positive perception of others in regards to morality, honesty, and reliability.

Gaining an understanding of Philosophies of Human Nature in relation to an expanded listing of demographic characteristics can lead to clarification of various aspects of people’s actions. The purpose of this study was to investigate university students’ philosophies of human nature in relation to university students’ demographic

characteristics. It was hypothesized that a statistically significant association exists between university students' philosophies of human nature and university students' demographic characteristics. The demographic characteristics assessed were gender, age, year in school, employment status, practice of faith orientation, and completion of an ethics course. Practice of faith orientation is the respondent's perception of how consistently he/she follows the teachings of his/her primary faith orientation.

Method

Pilot Study

A pilot study was conducted with 77 undergraduate students on one university campus to determine the amount of time to complete and the understandability of the items in the questionnaire. Three faculty researchers and three apparel store managers also reviewed the pilot test questionnaire and responded to specific questions about the relevance and understandability of the items. Adjustments were made to the questionnaire based upon feedback from the pilot study. In order to create more interest and less confusion, the demographic section was referred to as "Information about You" and the PHN section was referred to as "Social Attitudes."

Many of the respondents in the pilot test commented that the questionnaire was too long, specifically mentioning the number of items in the PHN section. In order to shorten the PHN section, other studies using the PHN Scale were reviewed. Several researchers (Nottingham, Gorsuch, & Wrightsman, 1970; O'Conner, 1971; Wrightsman, Weir, & Brusewitz, 1991) have previously performed factor analyses on the PHN Scale. O'Conner (1971) employed factor analysis to reduce the data to eight factors. Three of

O’Conner’s (1971) factors (cynicism, beliefs that people are conventionally good, and internal locus of control) were identified as most relevant to the current study. The cynicism factor contains ten items that “not only are critical of human nature but also portray people as double-dealing, hypocrisy-ridden, or self-deluding” (Wrightsman, 1992, p. 93). The “beliefs that people are conventionally good” factor contains twelve items indicating a general attitude that is positive regarding the intentions and behavior of other people and “reflects the middle-class morality of America” (Wrightsman, 1992, p. 93). The “internal locus of control” factor contains five items and indicates a belief “that rewards are contingent upon one’s own actions” (Wrightsman, 1992, p. 76).

Procedure

Instructors on two university campuses (one South Central and one East Coast, United States) were contacted by mail, telephone, and e-mail to obtain permission to administer the questionnaire to students during regularly scheduled class periods. The instructors were chosen by targeting courses at varying undergraduate classification levels and in a wide range of colleges and majors. A convenience sample of 1117 university undergraduate students was obtained for this study. Completing the questionnaire took about 20 minutes. The sample was diverse with subjects from varying majors, different undergraduate classification levels, a range of ages, both genders, different employment statuses, and different exposure to ethics courses. (see Table 6).

Demographic items were included in the questionnaire in order a) to confirm that the sample was heterogeneous, b) to gather data on demographic characteristics that were believed to be associated with students’ philosophies of human nature, and c) to serve as proxies to represent various psychographic characteristics such as knowledge, values,

attitudes, and intentions. The demographic items included in this study that were believed to be associated with philosophies of human nature were gender, age range, year in school, employment status, consistency in practice of faith orientation, and completion of an ethics course. Gender was used as a proxy to represent role socialization, age and year in school to represent new experiences with people and being on one's own, current employment status to represent adult responsibility, practice of faith orientation to represent one's development and practice of a belief system, and ethics course completion to represent experience in solving ethical dilemmas.

Results

Analysis

A factor analysis was conducted on the PHN Scale to assist in factoring items that are correlated and to assist in interpreting the meaning of the items. Cronbach's alpha coefficients were computed for PHN factors to assess reliability (internal consistency). Multiple linear regression was used to examine the strength of association between the dependent variable (PHN factors) and the independent variables (six demographic traits: gender, age, year in school, employment status, consistency in practice of faith orientation, and completion of an ethics course). One-way analysis of variance (ANOVA) was used as a follow-up procedure to compare the subjects' PHN scores for each factor and the demographic characteristics indicated through the multiple regression as having a significant association with students' philosophies of human nature. The Scheffé test was used to determine the nature of the differences between/among the demographic characteristic groups (Huck, Cormier, & Bounds, 1974).

Factor Analysis

The factor analysis resulted in six factors (see Table 7). The first factor contains seven items from O'Conner's (1971) "beliefs that people are conventionally good" factor. The label, "beliefs that people have an honest concern for others" was developed for factor one. The second factor contains five items from O'Conner's (1971) "cynicism" factor. For the present study, the label "beliefs that people behave dishonestly for personal gain" was developed. The third factor contains all of the five items from O'Conner's (1971) "internal locus of control" factor; therefore, the "internal locus of control" title was retained for factor three in the current study. The fourth factor contains four items from the "beliefs that people are conventionally good" factor. Based upon the content of items, the label "beliefs that people will stand by their convictions" was used. The fifth factor contains four items from the "cynicism" subscale. The label "pessimism about others' behavior" was developed. The sixth factor contains one item from the "beliefs that people are conventionally good" factor and one item from the "cynicism" factor. Because only two items loaded on this factor, the content of the items was not clearly related, and the reliability of the factor was very low, factor six was not retained for subsequent analyses.

Reliability of the Philosophies of Human Nature Factors

Cronbach's alpha coefficients were computed to test reliability (internal consistency) of the six PHN factors that resulted from the factor analysis performed in this study. An alpha value of .76 was calculated for the responses to factor one: "beliefs that people have an honest concern for others." An alpha value of .69 was calculated for

the responses to factor two: “beliefs that people behave dishonestly for personal gain.” An alpha value of .74 was calculated for the responses to factor three: “internal locus of control.” An alpha value of .51 was calculated for the responses to factor four: “beliefs that people will stand by their convictions.” An alpha value of .42 was calculated for the responses to factor five: “pessimism about others’ behavior.” An alpha value of .02 was calculated for the responses to factor six. For the purposes of this study an alpha value “of .70 to .90 was high, .40 to .70 was moderate, .20 to .40 was low, and less than .20 was negligible” (Touliatos & Compton, 1988). The alpha values that were calculated for factors one and three indicated a high level of internal consistency for these PHN factors. The alpha values that were calculated for factors two, four, and five indicated a moderate level of internal consistency for these PHN factors. The alpha value that was calculated for factor six was negligible and factor six was not considered in subsequent analyses. In this study factor three had a higher alpha value (.74) than O’Conner’s (1971) “internal locus of control” alpha value (.46). The alpha values .77 and .85 were calculated in O’Conner’s (1971) study for the “cynicism” factor and the “beliefs that people are conventionally good” factors.

Associations between PHN Factor One and Demographics

Multiple linear regression was used to examine the strength of association between the dependent variable, PHN factor one (beliefs that people have an honest concern for others), and the independent variables (six demographic traits: gender, age, year in school, employment status, consistency in practice of faith orientation, and completion of an ethics course). A statistically significant association among variables was found ($F(1,1005) = 9.061, p < .01$), with an R^2 of .009. Results indicated that 0.9% of

the variation in subjects' PHN scores for factor one could be explained by differences in gender. Each subject's predicted PHN factor one score is equal to $-0.410 + 0.201(\text{Gender})$. The other five demographic traits were not found to be significantly associated with subjects' PHN factor one scores. Table 8 gives a summary of the associations between the students' demographic traits and their philosophies of human nature.

As a follow-up procedure, one-way analysis of variance (ANOVA) was used. Again, a significant difference was found between the genders ($F(1, 1093) = 9.007$, $p < .01$). Female subjects scored significantly higher ($m = -0.0360$, $sd = 1.0868$) than male subjects ($m = -0.2282$, $sd = 1.0216$), indicating females were more believing that people have an honest concern for others than males. The PHN factor scores ranged from -3 to 3.

Associations between PHN Factor Two and Demographics

Multiple linear regression was used to examine the strength of association between the dependent variable, PHN factor two (beliefs that people behave dishonestly for personal gain), and the independent variables (six demographic traits). The test indicated a significant association among variables ($F(3, 1003) = 20.409$, $p < .001$), with an R^2 of .058. Results indicated that 5.8% of the variation in subjects' PHN factor two scores could be explained by differences in gender, age range, and consistency of practicing faith orientation. Each subject's predicted PHN factor two score is equal to $1.772 - 0.339(\text{Gender}) - 0.190(\text{Age Range}) - 0.108(\text{Consistency in practice of faith orientation})$. The other three demographic traits were not found to be significantly associated with subjects' PHN factor two scores.

ANOVA was employed and a significant difference was found between the genders ($F(1, 1090) = 29.338, p < .001$). Female subjects scored significantly lower ($m = 0.4895, sd = 1.1402$) than male subjects ($m = 0.8503, sd = 1.0498$) indicating that females were less believing that people behave dishonestly for personal gain.

A significant difference was found among the age groups ($F(4, 1087) = 9.170, p < .001$). The Scheffé test revealed that subjects in the “30 years or older” age group scored significantly lower ($m = -0.3118, sd = 1.2192$) than subjects in the other four age range groups: 18-20 years ($m = 0.7776, sd = 1.0640$) 21-23 years ($m = 0.6018, sd = 1.1288$), 24-26 years ($m = 0.4691, sd = 1.0983$), and 27-29 years ($m = 0.9250, sd = 1.0299$), indicating that subjects 30 years and older were less believing that people behave dishonestly for personal gain.

A significant difference was found in regard to responses to the PHN factor two items among respondents practicing their faith orientation to different degrees ($F(3, 1020) = 5.792, p < .01$). The Scheffé test revealed that subjects who practiced their faith very consistently ($m = 0.4616, sd = 1.2543$) scored significantly lower than those who practiced occasionally ($m = 0.8145, sd = 1.0708$) and not very consistently ($m = 0.8138, sd = 1.0534$), indicating that subjects who very consistently practice their faith were less believing that people behave dishonestly for personal gain. Subjects who practiced faith frequently ($m = 0.5702, sd = 1.0836$) scored significantly lower than those who practiced occasionally indicating that subjects who frequently practice their faith were less believing that people behave dishonestly for personal gain. Subjects who practiced their faith frequently did not differ significantly from those who practiced very consistently

and not very consistently. Subjects who practiced occasionally did not differ significantly from those who practiced not very consistently.

Associations between PHN Factor Three and Demographics

Multiple linear regression was used to examine the strength of association between the dependent variable, PHN factor three (internal locus of control), and the independent variables (six demographic traits). The test indicated a significant association among variables ($F(1, 993) = 4.194, p < .05$), with an R^2 of .004. Results indicated that 0.4% of the variation in subjects' PHN factor three scores could be explained by differences in employment status. Each subject's predicted PHN factor three score is equal to $1.084 + 0.126(\text{Employment status})$. The other five demographic traits were not found to be significantly associated with subjects' PHN factor three scores.

As a follow-up procedure, one-way ANOVA was computed. A significant difference was found among the employment status groups ($F(2, 1066) = 3.062, p < .05$). However, the Scheffé test did not detect differences among the groups.

Associations between PHN Factor Four and Demographics

Multiple linear regression was used to examine the strength of association between the dependent variable, PHN factor four (beliefs that people will stand by their convictions), and the independent variables (six demographic traits). The test indicated a significant association among variables ($F(1, 1000) = 7.242, p < .01$), with an R^2 of .007. Results indicated that 0.7% of the variation in subjects' PHN factor four scores could be explained by differences in subjects' year in school. Each subject's predicted PHN factor

four score is equal to $.681 - 0.07717(\text{year in school})$. The other five demographic traits were not found to be significantly associated with subjects' PHN factor four scores.

As a follow-up procedure, one-way ANOVA was employed. A significant difference was found among the "year in school" groups ($F(3, 1084) = 3.372, p < .05$). Freshmen subjects scored significantly higher ($m = 0.6591, sd = 1.0157$) than senior subjects ($m = 0.3910, sd = 1.0046$) indicating that freshmen were more believing that people will stand by their convictions. Sophomore subjects ($m = 0.4512, sd = 1.0480$) and junior subjects ($m = 0.4137, sd = 0.9599$) did not differ significantly from the other two groups.

Associations between PHN Factor Five and Demographics

Multiple linear regression was used to examine the strength of association between the dependent variable, PHN factor five (pessimism about others' behavior), and the independent variables (six demographic traits). The test indicated a significant association among variables ($F(3, 998) = 11.220, p < .001$), with an R^2 of .033. Results indicated that 3.3% of the variation in subjects' PHN factor five scores could be explained by differences in gender, age range, and employment status. Each subject's predicted PHN factor five score is equal to $0.308 - 0.320(\text{Gender}) - 0.09519(\text{Age range}) + 0.137(\text{Employment status})$. The other three demographic traits were not found to be significantly associated with subjects' PHN factor five scores.

Again, one-way ANOVA was used as a follow-up test. A significant difference was found between the genders ($F(1, 1082) = 27.077, p < .001$). Male subjects scored significantly higher ($m = 0.0506, sd = 0.9896$) than female subjects ($m = -0.2685, sd = 1.0221$) indicating that males were more pessimistic about others' behavior. No

significant difference was found among the age groups ($F(2, 1069) = 0.647, p > .05$) in relation to factor five. Also, no significant difference was found among the employment status groups ($F(4, 1078) = 2.020, p > .05$).

Summary and Discussion

Significant differences between males and females were found for three of the five PHN factors. Females were more inclined to believe that people have an honest concern for others (factor one). Female subjects were less inclined to believe that people behave dishonestly for personal gain (factor two) and were less pessimistic about others' behavior (factor five) than male subjects. Female subjects in this study held more positive perceptions of human nature than male subjects held. These findings support previous research studies (Chun & Campbell, 1975; Duke & Wrightsman, 1968; Gardiner, 1972; Richmond, Mason, & Padgett, 1972; Wrightsman, 1964). No significant differences between the gender groups were found for the "internal locus of control" factor and for the "beliefs that people will stand by their convictions" factor. These findings do not support previous research studies (Chun & Campbell, 1975; Duke & Wrightsman, 1968; Gardiner, 1972; Richmond, Mason, & Padgett, 1972; Wrightsman, 1964).

In this study female subjects had significantly higher PHN factor one scores than male subjects and significantly lower PHN factor two and PHN factor five scores than male subjects. If Rotter's (1980) assumption that an individual will exhibit behavior that is a reflection of the type of attitude the individual has toward others is correct, then in this study the subject's behavior will reflect the subject's philosophies of human nature. If this is true, females would exhibit more of an honest concern for others (PHN factor one), would be less likely to behave dishonestly for personal gain (PHN factor two), and

would be less likely to feel negatively about helping others (PHN factor five) than males. The differences found between the genders may be due to the “sex roles defined by our society” as Richmond, Mason, and Padgett (1972) suggest. These findings may reflect the traditional roles of females in our society. Based upon traditional sex roles, females are caring, honest, and nurturing, while males are more aggressive and less caring. Even though 90 % of the subjects were under the age of 24, respondents conformed to traditional sex roles. The geographical locations from which the sample was drawn may lend some explanation to the subjects conforming to traditional sex roles. One of the universities where the sample was drawn is located in the “heart of the Bible belt” and the other university is also located in a location known to be traditional or conservative. More research is needed to investigate gender differences regarding philosophies of human nature.

For PHN factor two (beliefs that people behave dishonestly for personal gain) significant associations were found among the age groups. The “30 years and older” age group was less inclined to believe that people behave dishonestly for personal gain than the other four age groups. Again, if Rotter’s (1980) assumption that an individual will exhibit behavior that is a reflection of the type of attitude the individual has toward others is correct, then the the subjects who were 30 years of age and over in this study would be less inclined to behave dishonestly for personal gain than the subjects younger than 30 years of age. Possibly with age, individuals’ beliefs about people behaving dishonestly for personal gain would develop. If so, the subjects under 30 years of age in this study will be less inclined to believe that people behave dishonestly for personal gain as they

grow older. Future research should be conducted over time to investigate changes in philosophies of human nature as age increases.

Even though the age groups were found to be significantly associated with the PHN factor five (pessimism about others' behavior) scores when using multiple linear regression, no significant difference was found among the age range groups for factor five when one-way ANOVA was computed. The one-way ANOVA served to verify if a significant association did in fact exist between variables that were found to be significantly associated using multiple linear regression. In this case one-way ANOVA did not verify that a significant association exists between factor five and age. The unequal group sizes may have had an impact on this finding. Ninety percent of the respondents were younger than 24 years of age, while only 10 % were 24 years of age and over. Future research should be conducted investigating the relationship between age and philosophies of human nature using age groups that are more equal in size.

Significant associations were found among the employment status groups and two ("internal locus of control" and "pessimism about others' behavior") of the five PHN factors. For the PHN factor three (internal locus of control) scores the Scheffé test did not detect a difference among the employment status groups. The Scheffé test is a conservative test, which may lend some explanation to why differences were not found between the employment status groups for PHN factor three.

Although the currently employed groups were found to be significantly associated with the PHN factor five ("pessimism about others' behavior") scores when using multiple linear regression, no significant difference was found among the currently employed groups for factor five when one-way ANOVA was computed. Again, the one-

way ANOVA served to verify if a significant association did in fact exist between variables that were found to be significantly associated using multiple linear regression. One-way ANOVA did not verify that a significant association exists between PHN factor five scores and employment status groups.

Approximately half of the subjects in this study were currently employed, while the other half were currently unemployed. In this study significant differences were not found in philosophies of human nature factor scores among the employment status groups. More research should be conducted investigating the relationship between philosophies of human nature and employment status. Possibly a difference would be found between employment status groups if the sample also contained non-student adult groups. Subjects who are currently unemployed and not in college may have significantly different philosophies of human nature than subjects who are currently employed and/or are in college.

Significant differences among the “year in school” groups were found in relation to one (beliefs that people will stand by their convictions) of the five PHN factors. Freshmen held stronger beliefs that people will stand by their convictions than seniors held. Significant differences in the “practicing faith orientation” groups were found in one (beliefs that people behave dishonestly for personal gain) of the five PHN factors. Subjects who practiced their faith very consistently were less inclined to believe that people behave dishonestly for personal gain than those who practiced faith occasionally and those who practiced faith not very consistently. Subjects who practiced frequently were less likely to believe that people behave dishonestly for personal gain than those who practiced faith only occasionally. The more consistently the subjects practiced their

faith, the more positive their perceptions were about others' human nature. These findings are supported by a previous study (Maddock & Kenny, 1972) that found subjects who practice their primary faith orientation daily have higher general beliefs about human nature than subjects who do not practice faith on a daily basis. Possibly the subjects' own behavior would correspond with their attitudes of others' behavior (Rotter, 1980) so the subjects who practice their faith consistently would be less inclined to behave dishonestly for personal gain than subjects who inconsistently practice their faith.

The focus of this study was to investigate university undergraduate students' philosophies of human nature in relation to students' demographic characteristics. Gender, age range, employment status, year in school, and practice of faith orientation were found to be associated with some factors of the PHN Scale. The information provided in this study will prove to be useful to professionals such as business managers, educators, or psychologists who interact with a diverse population. For example, if business managers gain a better understanding of how people view others in general, they may be able to employ different approaches to communication with their employees. The occurrence of productive interactions between managers and employees may increase as a result. Educators with instructional programs designed to develop social attitudes may want to measure students' philosophies of human nature at the beginning of the course and at the end to ascertain the effectiveness of the programs. Likewise, psychologists may want to assess the effects of different types of therapies on clients' philosophies of human nature.

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Table 6

Demographic Characteristics of the Sample (N=1117)

Variables	<u>n</u>	%
Gender		
Males	523	46.8
Females	593	53.1
Missing	1	0.1
Age range		
18-20 years	552	49.4
21-23 years	458	41.0
24-26 years	56	5.0
27-29 years	16	1.4
Over 30 years	34	3.0
Missing	1	0.1
Year in school		
Freshmen	206	18.4
Sophomore	258	23.1
Junior	254	22.7
Senior	399	35.7
Current employment status		
Yes, full-time	51	4.6
Yes, part-time	530	47.4
No	524	46.9
Completed an ethics course		
Yes	274	24.5
No	819	73.3

Table 7

Factor Analysis of Philosophies of Human Nature Scale and Cronbach's Alpha Coefficients for Each Factor

			Factors					
			1	2	3	4	5	6
			Cronbach's alpha					
PHN ^a	# ^b	Item	.76	.69	.74	.51	.42	.02
BPG	7	Most people try to apply the Golden Rule (do unto others as you would have them do unto you).	.761					
BPG	19	“Do unto others as you would have them do unto you” is a motto that most people follow.	.734					
BPG	21	Most people will act as “Good Samaritans” (go out of their way to help others in need) if given the opportunity.	.732					
BPG	20	The typical person is sincerely concerned about the problems of others.	.687					
BPG	6	Most people do not hesitate to go out of their way to help someone in trouble.	.616					
BPG	5	Typically, people will usually tell the truth, even when they know they would be better off by lying.	.347					
BPG	8 ^c	Most people would not stop and help a person whose car was disabled.	.324					

(table continues)

PHN ^a	# ^b	Item	Factors						
			1	2	3	4	5	6	
C	15	Most people would tell a lie if they could gain by it.		.717					
C	10	The typical student will cheat on a test when everybody else does, even though he/she has a set of ethical standards.		.693					
C	14	Most people are not really honest for a desirable reason; they're afraid of getting caught.		.604					
C	9	People typically claim that they have ethical standards regarding honesty and morality, but few people stick to them when they are under stress.		.598					
C	4	Most people would cheat on their income tax if they had a chance.		.551					
ILC	13	The average person is largely the master of his/her own fate.			.748				
ILC	18 ^c	There's little the average person can do to alter his/her fate in life.			.742				
ILC	27 ^c	Most people have little influence over the things that happen to them.			.734				
ILC	23	Most people have a lot of control over what happens to them in life.			.722				
ILC	2 ^c	The average person's success in life is largely determined by forces outside his/her own control.			.472				

(table continues)

PHN ^a	# ^b	Item	Factors					
			1	2	3	4	5	6
BPG	12	On average, people will stick to their opinion if they think they are right, even if others disagree.				.645		
BPG	11	People typically succeed because of achievement rather than popularity with others.				.634		
BPG	22	In a local or national election, most people select a candidate rationally and logically.				.511		
BPG	24	Most people have the courage of their convictions.				.450		
C	26	Most people inwardly dislike putting themselves out to help other people.					.661	
C	25	People typically pretend to care more about one another than they really do.					.563	
C	1 ^c	The average person is not conceited.					.457	
C	17	It's pathetic to see an unselfish person, because so many people take advantage of him/her.					.422	
BPG	3 ^c	Most people will not speak out for what they believe in.						.573
C	16 ^c	If most people could get into a movie without paying and be sure that they were not seen, they still would not do it.						.572

^aIndicates the O'Conner's (1971) revised subscales of the Philosophies of Human Nature Scale. C indicates the "cynicism" subscale, ILC indicates the "internal locus of control" subscale, and BPG indicates the "beliefs that people are conventionally good" subscale. ^bIndicates the number used for the item in this study. ^cItems were reverse scored before analysis was performed.

Table 8

Summary: Associations between Demographic Traits and Students' Philosophies of Human Nature

Philosophies of Human Nature	Multiple Linear Regression	One-way ANOVA	Scheffé Post Hoc Test	
	Demographics	Demographics	Groups	
Factor one: Beliefs that people have an honest concern for others	Gender**	Gender**	Male	Female
		<u>n</u>	507	588
		Mean ^a	-0.2282	-0.0360
	Age range			
	Year in school			
	Currently employed			
	Practice of faith orientation			
	Ethics course completed			
Factor two: Beliefs that people behave dishonestly for personal gain	Gender***	Gender***	Male	Female
		<u>n</u>	513	579
		Mean ^a	0.8503	0.4895

(table continues)

	Multiple Linear Regression	One-way ANOVA	Scheffé Post Hoc Test				
Philosophies of Human Nature	Demographics	Demographics	Groups				
Factor two: Beliefs that people behave dishonestly for personal gain	Age range***	Age range (years)***	18-20	21-23	24-26	27-29	Over 30
		<u>n</u>	536	451	55	16	34
		Mean ^a	0.7776	0.6018	0.4691	0.9250	-0.3118
	Year in school						
	Currently employed						
	Practice of faith orientation***	Practice of faith orientation**	Very Consistently	Frequently	Occasionally	Not very Consistently	
		<u>n</u>	185	376	289	174	
		Mean ^a	0.4616	0.5702	0.8145	0.8138	
	Ethics course completed						
	Factor three: Internal locus of control	Gender					
Age range							

(table continues)

	Multiple Linear Regression	One-way ANOVA	Scheffé Post Hoc Test			
Philosophies of Human Nature	Demographics	Demographics	Groups			
Factor three: Internal locus of control	Year in school					
	Currently employed*	Currently employed*	No	Yes, Part-time	Yes, Full-time	
			<u>n</u>			
			503	515	51	
			Mean ^a			
			1.2028	1.3243	1.5608	
	Practice of faith orientation					
	Ethics course completed					
Factor four: Beliefs that people will stand by their convictions	Gender					
	Age range					
	Year in school**	Year in school*	Freshmen	Sophomore	Junior	Senior
			<u>n</u>			
			198	251	249	390
			Mean ^a			
			0.6591	0.4512	0.4137	0.3910
	Currently employed					

(table continues)

	Multiple Linear Regression	One-way ANOVA	Scheffé Post Hoc Test	
Philosophies of Human Nature	Demographics	Demographics	Groups	
Factor four: Beliefs that people will stand by their convictions	Practice of faith orientation			
Factor five: Pessimism about others' behavior	Gender***	Gender***	Male	Female
		<u>n</u>	504	580
		Mean ^a	0.0506	-0.2685
	Age range***	Age range	<hr/>	
	Year in school			
	Currently employed***	Currently employed		
	Practice of faith orientation			
	Ethics course completed			

Note. Results of the Scheffé multiple comparison tests are reported using the underlining method. A line appears beneath groups that do not differ significantly from each other. Thus, groups not underlined by the same line or lines at the same level are significantly different from each other (Huck, Cormier, & Bounds, 1974).

^aPhilosophies of Human Nature mean score range -3 to 3.

* $p < .05$, ** $p < .01$, *** $p < .001$.

CHAPTER VII

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

This study investigated university undergraduate students' evaluations of consumer behavior scenarios as ethical or unethical in relation to demographic characteristics and in relation to philosophies of human nature. The relationship between philosophies of human nature and demographic characteristics was also investigated. To attain this purpose, data were collected by means of a questionnaire.

Summary of the Study

The questionnaire (Appendix A) contained three sections: 1) three Philosophies of Human Nature (PHN) subscales (O'Conner, 1971; Wrightsman, 1964), 2) three Consumer Behavior Scenarios developed by the researcher, and 3) demographic items (gender, age, year in school, employment status, previous employment by an apparel retailer, practice of faith orientation, and completion of an ethics course).

Data were obtained from a convenience sample of 1117 university undergraduate students enrolled in classes at West Virginia University and Oklahoma State University for which permission of the instructors was secured. Instructors were chosen by targeting courses at varying undergraduate classification levels and in a wide range of colleges and majors. The researcher administered the questionnaire to selected classes during the fall of 1999. Completing the questionnaire took approximately 20 minutes.

A pilot test of the survey instrument was conducted at West Virginia University with a sample of 77 undergraduate students. In addition, retail store managers and

university researchers reviewed the questionnaire to provide suggestions for improvement. As a result of feedback from the pilot test, the PHN section was shortened and some items were adjusted for clarification.

Philosophies of Human Nature Scale Factor Analysis

A factor analysis was performed on the PHN subscales resulting in six factors. The first factor was labeled “beliefs that people have an honest concern for others.” The second factor was labeled “beliefs that people behave dishonestly for personal gain.” Factor three was the “internal locus of control” factor, while factor four was labeled “beliefs that people will stand by their convictions.” The fifth factor was labeled “pessimism about others’ behavior.” The sixth factor was not retained because of its low factor loading and low Cronbach’s alpha coefficient (.02).

Analysis

Data were analyzed using multiple linear regression. As follow-up procedures, one-way analysis of variance (ANOVA) was employed and the Scheffé test was used to determine the nature of the differences between/among groups.

Cronbach’s alpha coefficients were computed to test reliability (internal consistency) of the six PHN factors, the three Consumer Behavior Scenarios, and the collective responses to the three scenarios. The alpha values calculated for factors one (.76) and three (.74) indicate high levels of reliability. The alpha values calculated for factors two (.69), four (.51), and five (.42) indicate a moderate level of reliability. An alpha value of .02 was calculated for the responses to factor six indicating a very low level of reliability.

The alpha values calculated for the PHN factors in this study are comparable to alpha values calculated for PHN subscales in previous studies (O’Conner, 1971). In this study factor three had a higher alpha value than O’Conner’s (1971) “internal locus of control” alpha value (.46). The alpha values .77 and .85 were calculated in O’Conner’s (1971) study for the “cynicism” factor and the “beliefs that people are conventionally good” factor.

All alpha values calculated for the Consumer Behavior Scenarios indicated high reliability levels: scenario one (.87), scenario two (.88), and scenario three (.83). An alpha value of .91 was calculated for the combined responses to all three scenarios.

Summary of Findings

Demographic Traits, PHN Factors, and Consumer Scenarios

Gender. In this study females were less accepting of unethical consumer behavior than males in responses to all three Consumer Behavior Scenarios and in the total of the scenarios. This finding is consistent with previous studies (Cox, Cox, & Moschis, 1990; Kallis, Krentler, & Vanier, 1986; Klemke, 1982) that found females either being less accepting of or participating in less unethical behavior than males. Significant differences were also found between the gender groups for three of the five PHN factors. More female subjects than male subjects believed that people have an honest concern for others (factor one). Fewer female subjects than male subjects believed that people behave dishonestly for personal gain (factor two) and fewer females than males were pessimistic about others’ behavior (factor five). Female subjects had more positive perceptions of human nature than male subjects. These findings are supported by previous research

studies (Chun & Campbell, 1975; Duke & Wrightsman, 1968; Gardiner, 1972; Richmond, Mason, & Padgett, 1972; Wrightsman, 1964). No significant differences between the gender groups were found for the “internal locus of control” factor and for the “beliefs that people will stand by their convictions” factor. These findings are not supported by previous research studies (Chun & Campbell, 1975; Duke & Wrightsman, 1968; Gardiner, 1972; Richmond, Mason, & Padgett, 1972; Wrightsman, 1964).

Practice of primary faith orientation. Subjects who reported that they very consistently follow the teachings of their primary faith were less accepting of unethical consumer behavior than subjects who reported inconsistent practice of their primary faith in all three Consumer Behavior Scenarios and in the total of the three scenarios.

Significant differences in the “practicing faith orientation” groups were found for one (‘beliefs that people behave dishonestly for personal gain’) of the five PHN Factors.

Subjects who practiced their faith very consistently were less inclined to believe that people behave dishonestly for personal gain than those who practiced occasionally and those who practiced not very consistently. Subjects who practiced faith frequently were less inclined to believe that people behave dishonestly for personal gain than those who practiced only occasionally. The more consistently the subjects practiced their faith, the more positive were their perceptions of human nature for factor two. This finding is supported by a previous study (Maddock & Kenny, 1972) which indicated that subjects who practice their primary faith orientation daily have higher general beliefs about human nature than subjects who do not practice faith on a daily basis. Significant differences in the “practicing faith orientation” groups were not found in four (beliefs that people have an honest concern for others, internal locus of control, beliefs that people will stand by

their convictions, and pessimism about others' behavior) of the five PHN factors. This finding is not consistent with findings from Maddock and Kenny's study (1972).

Age. In one consumer behavior scenario (received too much change) and in the total of the three scenarios, subjects 30 years of age and older were less accepting of unethical consumer behavior than subjects between 18 and 20 years of age. This finding is consistent with previous studies (Fullerton, Kerch, & Dodge, 1996; Haines, Diekhoff, LaBeff, & Clark, 1986; Kallis, Krentler, & Vanier, 1986; Klemke, 1982; Muncy & Vitell, 1992) that found older subjects being less accepting of or participating in less unethical behavior than younger subjects. The lack of a significant relationship between age and evaluation of consumer behavior as ethical or unethical in the other two scenarios ("accidental damage" and "returned garment after use") is inconsistent with previous studies (Fullerton, Kerch, & Dodge, 1996; Haines, Diekhoff, LaBeff, & Clark, 1986; Kallis, Krentler, & Vanier, 1986; Klemke, 1982; Muncy & Vitell, 1992). The unequal sizes of the age groups may have contributed to this finding. Ninety percent of the sample was under the age of 24.

Significant differences were found among the age groups in relation to two ("beliefs that people behave dishonestly for personal gain" and "pessimism about others' behavior") of the five PHN factors. The "30 years and older" group was less inclined to believe that people behave dishonestly for personal gain than the other four age groups. Even though the age groups were found to be significantly associated with the PHN factor five scores when using multiple linear regression, no significant difference was found among the age groups for factor five (pessimism about others' behavior) when one-way ANOVA was computed.

Employment status. In one scenario (returned garment after use) and in the total responses to all three scenarios, subjects who reported being currently employed either part-time or full-time were less accepting of unethical consumer behavior than subjects who reported not being currently employed. Possibly subjects who were currently employed identified with both the consumer and the retailer as well and therefore were less accepting of the unethical behavior. This finding suggests a need for experiential learning experiences related to employment while in school. To increase students' awareness of the impact that unethical consumer behavior has on the retailer, students could complete internships or practicums, or could complete an experiential assignment as part of a course. For example, one assignment might direct the students to visit a retail site, gather prices for a list of items, and calculate potential losses for the retailer resulting from inventory shrinkage.

Significant differences were found among the employment status groups in relation to two ("internal locus of control" and "pessimism about others") of the five PHN factors. For the PHN factor three (internal locus of control) scores, the Scheffé test did not detect a difference among the employment status groups. The Scheffé test is a conservative post-hoc test, which may explain why differences were not found in the follow-up procedure. Even though the currently employed groups were found to be significantly associated with the PHN factor five scores when using multiple linear regression, no significant difference was found among the employment status groups for factor five (pessimism about others' behavior) when one-way ANOVA was computed.

Year in school. Seniors were less accepting of unethical consumer behavior in the "returned garment after use" scenario than freshmen and sophomores. Significant

differences among the “year in school” groups were found for one (beliefs that people will stand by their convictions) of the five PHN factors. Freshmen had significantly stronger beliefs that people will stand by their convictions than seniors had.

Completion of an ethics course. Subjects who completed an ethics course were less accepting of the unethical consumer behavior in the “returned garment after use” scenario than subjects who have not completed an ethics course. By completing an ethics course the consumer may have acquired a heightened awareness that this type of deliberate behavior is unethical. This finding suggests the need for integrating consumer behavior scenarios into ethics courses to teach students appropriate ethical decision making. No significant differences were found between those having completed an ethics course and those who had not in relation to the five PHN factors. These findings suggest that “ethics” training may not be closely linked with one’s general attitudes about others.

Employment by an apparel retailer. The demographic characteristic “employment by an apparel retailer” was the only demographic characteristic investigated in this study that was not found to be significantly associated with either responses to the Consumer Behavior Scenarios or the PHN Factors. This finding is unexpected due to the fact that the scenarios depict ethical dilemmas within an apparel retail environment. In future studies researchers may want to investigate the length of time the subject has been employed by an apparel retailer. Also, the university students may view their employment as a temporary position rather than as a career. The subjects may be concerned about receiving their paycheck and may not be concerned about their employer losing profits due to inventory shrinkage. In this study 426 males and 392 females reported not having been

employed by an apparel retailer. Eighty-eight males and 194 females reported they have been employed by an apparel retailer.

Consumer behavior scenarios in relation to PHN factors. The ethical response scores for the “purchasing a garment with intent to return it for a full refund after use” scenario differed significantly among the low, moderate, and high PHN groups for all five factors. The ethical response scores for the “not reporting receipt of excess change” scenario and for the total of the three scenarios differed significantly among the low, moderate, and high PHN groups for four of the five factors. The ethical response scores for the “not paying for accidental damage to apparel” scenario differed significantly among the low, moderate, and high PHN groups for three of the five factors. Overall, subjects with more positive perceptions of human nature were less accepting of unethical consumer behavior than subjects with negative perceptions of human nature.

Conclusions

In this study, an existing framework for ethical decision making in marketing (Ferrell & Gresham, 1985) was adapted and applied to consumer ethical decision making. As shown in Figure 2, the results of this study were applied to Ferrell and Gresham’s (1985) framework in order to propose a model of consumer ethical decision making. The “individual factors” component of the model contains three PHN factors (“beliefs that people behave dishonestly for personal gain,” “internal locus of control,” and “pessimism about others’ behavior”) and two demographic characteristics (gender and consistency in practice of faith orientation) that were found to be associated with ethical responses to all

three consumer behavior scenarios in this study. Future research should be conducted to test the proposed model.

If Rotter's (1980) suggestion that an individual will exhibit behavior that is a reflection of the type of attitude the individual has toward others' behavior is correct then the subjects in this study would exhibit behavior reflecting their philosophies of human nature and their perceptions of consumer behavior. Thus, subjects who had fewer beliefs that people behave dishonestly for personal gain (PHN factor two) were less accepting of the unethical consumer behavior depicted in the scenarios than subjects who had stronger beliefs about this issue. Subjects who had more beliefs that rewards are contingent upon one's own actions (PHN factor three) were less accepting of the unethical consumer behavior than subjects who had fewer beliefs. Subjects who were less pessimistic about others' behavior (PHN factor five) were less accepting of the unethical consumer behavior than subjects who were more pessimistic. Female subjects were less accepting of the unethical consumer behavior depicted in the scenarios than male subjects. The more subjects consistently practiced their faith orientation the less accepting subjects were of the unethical consumer behavior depicted in the scenarios.

"Returned Garment after Use" Consumer Scenario

Findings indicated that more associations existed between responses to the "returned garment after use" scenario and various demographic items than existed in the other scenarios. Gender, practice of faith orientation, employment status, year in school, and ethics course completion were significantly associated with evaluation of consumer behavior as ethical or unethical in the "returned garment after use" scenario. Likewise, the

“returned garment after use” scenario was the only scenario significantly related to all five factors of the PHN scale.

The interesting findings related to the “returned garment after use” scenario may be due to the nature of the scenario. The unethical action described in this scenario was premeditated and deliberate on the part of the consumer. In the other two scenarios the unethical consumer actions were not premeditated; they happened in response to accidents or actions of another person. In the “accidental damage” scenario the damage to the merchandise is purely an accident and could happen to anyone. Also, it might be embarrassing to tell the sales associate about the pants tearing, especially for someone who is self-conscious about his or her weight. In response to the first scenario, a student might easily decide that it was simply chance that the consumer received extra change. Respondents’ assessment of the ethical decisions in each scenario appears to be dependent upon their assessment of different circumstances which infers that the university students surveyed may be inclined to practice “situational ethics.” Vitell and Muncy (1992) found subjects rated consumer behavior according to the perceived level of “wrongness” of the unethical behavior. The subjects reported “switching price tags” to be more unethical than “getting too much change and not saying anything.” Subjects reported “getting too much change and not saying anything” to be more unethical than “breaking a bottle in a store and not paying for it” and “taping a television movie” (Vitell & Muncy, 1992).

In a previous study (Strutton, Vitell, & Pelton, 1994) the techniques of neutralization were found to be used more often by consumers when evaluating unethical consumer disposition behavior (returned garment after use) than when evaluating unethical consumer acquisition behavior (switched price tags). The subjects in Strutton, Vitell, and

Pelton's (1994) study who believed that the unethical consumer behavior was acceptable under certain circumstances chose the "condemning the condemners" neutralization technique more often than the other four techniques. Based on the results of Strutton, Vitell, and Pelton's (1994) study and the results of the present study the "returned garment after use" scenario would be an effective tool for use in future studies investigating individual's perceptions of consumer behavior as ethical or unethical.

Recommendations

The results of this study are useful to professionals, such as educators, psychologists, or managers, who interact with diverse populations. Educators teaching specific courses intended to enhance behavior, such as an ethics course, may want to conduct pre- and post tests using the PHN scale and perceptions of consumer behavior in order to ascertain the effectiveness of the course. Educators of students of all ages may want to consider raising their students' ethical awareness by discussing issues illustrated in the consumer behavior scenarios and in the PHN Scale. Likewise, psychologists may want to appraise the effects of different types of therapies on clients' philosophies of human nature and perceptions of consumer behavior.

The results of this study will to be useful to professionals when developing marketing strategies to promote ethical choices in the marketplace. Public service campaigns similar to the "don't do drugs" or "don't drink and drive" campaigns could heighten consumers' awareness of the costs of unethical consumer behavior. Besides costing the offender fines and possibly imprisonment, unethical consumer behavior costs consumers through an increase in prices and a shopping environment that may be

inconvenient. Marketers may want to specifically target the campaigns toward 18-23 year old males, who currently are unemployed and who inconsistently practice their faith orientation. Subjects in this study with these demographic characteristics were more accepting of unethical consumer behavior. Companies could conduct market research to identify males with these demographic characteristics to find out their interests and to determine what would attract their attention. A spokesperson in which these males would identify could be chosen for the campaigns. An in-store display using an image of the spokesperson could serve as a reminder to targeted consumers to not exhibit unethical consumer behavior.

The Consumer Behavior Scenarios could be used by employers as they screen job applicants for employment decisions. Employee theft contributes considerably to inventory shrinkage (Ernst & Young, 1992). Also, employees may give illegitimate discounts or look away when a shoplifter is observed. The Consumer Behavior Scenarios could be a useful tool in assessing a potential employee's ethical decision making. An employer might not wish to hire an individual who consistently agreed with the neutralization techniques, which indicate that the behavior is appropriate under certain circumstances. Future research should target refining the scenarios and perceptual statements.

Future research should also be conducted to investigate perceptions of consumer behavior and philosophies of human nature over time. When the respondent under 30 years of age in this study matures, will he/she still be more accepting of unethical consumer behavior and have higher beliefs that people behave dishonestly for personal gain or will their perceptions of consumer behavior and philosophies of human nature

develop? Likewise, when the respondents over 30 years of age in this study mature will their perceptions of consumer behavior and philosophies of human nature change?

The following are suggestions for future research that would build upon the present study:

1. Expand the sample to gain an understanding of a broader cross-section of individuals. The sample could be expanded to include other ages in addition to traditional college-age students. The sample could include children and the consumer scenarios could be adjusted to incorporate situations that they would understand. The sample could compare subjects in urban areas with subjects in rural areas of the United States. The sample could include international subjects to aid marketers who are expanding into other countries.
2. Focus on specific demographic traits, such as practice of faith orientation, in order to learn more about the significance of this trait in relation to consumer ethics. Future studies could use the Personal Religious Orientation Inventory developed by Allport (1968) to group subjects: those who apply their faith orientation in their daily lives and those who do not.
3. Explore the “situational ethics” aspect of this study by developing consumer scenarios that are clearly different in relation to situations involved.
4. Develop a course intended to enhance social attitudes and consumer ethical behavior. Possibly test the course on young people who are at risk for becoming adult criminals. Conduct pre- and post tests using the PHN scale and consumer behavior scenarios to investigate the impact of the course on subjects’ philosophies of human nature and perceptions of consumer behavior.

5. Introduce new variables in future studies in order to learn relationships between perceptions of unethical consumer behavior and other factors that may be relevant.
6. Test additional components of “A Contingency Model of Ethical Decision Making in a Marketing Organization” (Ferrell & Gresham, 1985, p. 89) in future studies.
7. Test the “Model of Consumer Ethical Decision making” proposed in this study.
8. Test a refined instrument that could be used as a screening tool for employers in relation to the ethical orientations of prospective employees.
9. Study consumers’ reports of their actual consumer behavior, based upon their recollections of situations such as the “received too much change” scenario.
10. Conduct a pre- and post test using the PHN Scale and the consumer behavior scenarios used in this study to test the effectiveness of public service campaigns intended to promote ethical choices in the marketplace.

A better understanding of consumer ethics is needed. Many future studies could be conducted to assist in developing a refined consumer ethical decision making model.

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APPENDICES

APPENDIX A

**University Undergraduate Students' Perceptions
of Consumer Behavior**



**Your name is NOT required
This is a confidential survey**

Thank you for your participation!

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SOCIAL ATTITUDES

This questionnaire is a series of attitude statements. Each represents a commonly held opinion, and there are no right or wrong answers. You will probably disagree with some items and agree with others. We are interested in the extent to which you agree or disagree with matters of opinion.

Instructions:

Please read each statement carefully, and for each one, decide if you **AGREE STRONGLY**, **AGREE SOMEWHAT**, **AGREE SLIGHTLY**, **DISAGREE SLIGHTLY**, **DISAGREE SOMEWHAT**, OR **DISAGREE STRONGLY**. Then mark an X in the appropriate box. First impressions are usually best in such matters.

The first two are examples:

1. Most people have a strong intellectual curiosity.
2. People create beautiful things for other people's enjoyment.

Your Opinion					
DISAGREE STRONGLY	DISAGREE SOMEWHAT	DISAGREE SLIGHTLY	AGREE SLIGHTLY	AGREE SOMEWHAT	AGREE STRONGLY
			X		
				X	

Please begin:

1. The average person is not conceited.
2. The average person's success in life is largely determined by forces outside his/her own control.
3. Most people will not speak out for what they believe in.
4. Most people would cheat on their income tax if they had a chance.

Your Opinion					
DISAGREE STRONGLY	DISAGREE SOMEWHAT	DISAGREE SLIGHTLY	AGREE SLIGHTLY	AGREE SOMEWHAT	AGREE STRONGLY

Your Opinion

	AGREE STRONGLY	AGREE SOMEWHAT	AGREE SLIGHTLY	DISAGREE SLIGHTLY	DISAGREE SOMEWHAT	DISAGREE STRONGLY
5. Typically, people will usually tell the truth, even when they know they would be better off by lying.						
6. Most people do not hesitate to go out of their way to help someone in trouble.						
7. Most people try to apply the Golden Rule (do unto others as you would have them do unto you).						
8. Most people would not stop and help a person whose car was disabled.						
9. People typically claim that they have ethical standards regarding honesty and morality, but few people stick to them when they are under stress.						
10. The typical student will cheat on a test when everybody else does, even though he/she has a set of ethical standards.						
11. People typically succeed because of achievement rather than popularity with others.						
12. On average, people will stick to their opinion if they think they are right, even if others disagree.						
13. The average person is largely the master of his/her own fate.						
14. Most people are not really honest for a desirable reason; they're afraid of getting caught.						
15. Most people would tell a lie if they could gain by it.						

Your Opinion

	DISAGREE STRONGLY	DISAGREE SOMEWHAT	AGREE SLIGHTLY	AGREE STRONGLY
16. If most people could get into a movie without paying and be sure that they were not seen, they still would not do it.				
17. It's pathetic to see an unselfish person, because so many people take advantage of him/her.				
18. There's little the average person can do to alter his/her fate in life.				
19. "Do unto others as you would have them do unto you" is a motto that most people follow.				
20. The typical person is sincerely concerned about the problems of others.				
21. Most people will act as "Good Samaritans" (go out of their way to help others in need) if given the opportunity.				
22. In a local or national election, most people select a candidate rationally and logically.				
23. Most people have a lot of control over what happens to them in life.				
24. Most people have the courage of their convictions.				
25. People typically pretend to care more about one another than they really do.				
26. Most people inwardly dislike putting themselves out to help other people.				
27. Most people have little influence over the things that happen to them.				

Consumer Stories

Your opinions regarding different retail situations and consumer behaviors are important to marketers and retailers. Please read each story carefully.

Story 1

Your friend, Jennifer, just came home from the mall and told you about her stressful day. She said that many people were at the mall, the lines were very long, and people were pushing and shoving each other. Jennifer had been trying for weeks to find the perfect Christmas gift for her boyfriend. She finally found a shirt that would be perfect for him and it only cost \$25.00. Jennifer said that she had to wait in line for over half an hour to purchase the shirt because the Christmas help was being trained. Jennifer said that when she finally received help a child started screaming that he wanted a toy and then knocked over one of the displays. The person training the sales associate had to run over to pick up the display and make sure the child was not hurt. Jennifer said she handed the sales associate \$30.00. The sales associate was very nervous and gave Jennifer back \$15.00 instead of \$5.00. Jennifer said that she wanted to get out of there so she just kept the extra \$10.00 and left. Jennifer said she was so happy to be home and wanted to know if her boyfriend called while she was gone.

Instructions: Please read the following statements, and for each one, indicate (by marking an X in the appropriate box) whether it is something you *STRONGLY AGREE* with, *SOMEWHAT AGREE* with, have *NO OPINION* about, *SOMEWHAT DISAGREE* with, or *STRONGLY DISAGREE* with.

The first one is an example:

1. Because Jennifer is very devoted to her boyfriend and had to get home in a hurry in case he called, it was good of her not to waste time by giving the money back.

Your Opinion				
STRONGLY AGREE	SOMEWHAT AGREE	NO OPINION	SOMEWHAT DISAGREE	STRONGLY DISAGREE
	X			

STORY 1 cont.

Your Opinion

Please begin:

1. It is okay Jennifer kept the money, because she probably lost \$10.00 before and so now it is her time to receive it. Maybe she could really use that \$10.00 for another gift.
2. Actually, Jennifer made the wrong decision; under no circumstances is her action of knowing she was given extra change and keeping the extra \$10.00 appropriate.
3. Keeping track of the amount of change a customer should receive is the sales associate's job and not the customer's.
4. The retailer should lose the money because they hired a nervous person to be a sales associate.
5. The retailer is well known for wasting valuable resources and the customer's time is just one of the resources. Jennifer deserves the \$10.00 for the valuable time that was wasted.
6. It was okay that Jennifer kept the extra \$10.00 because it is the Christmas season and stores make a lot of money during that time of the year.
7. To what extent do you agree with Jennifer's actions?

	STRONGLY DISAGREE	SOMEWHAT DISAGREE	NO OPINION	SOMEWHAT AGREE	STRONGLY AGREE
1. It is okay Jennifer kept the money, because she probably lost \$10.00 before and so now it is her time to receive it. Maybe she could really use that \$10.00 for another gift.					
2. Actually, Jennifer made the wrong decision; under no circumstances is her action of knowing she was given extra change and keeping the extra \$10.00 appropriate.					
3. Keeping track of the amount of change a customer should receive is the sales associate's job and not the customer's.					
4. The retailer should lose the money because they hired a nervous person to be a sales associate.					
5. The retailer is well known for wasting valuable resources and the customer's time is just one of the resources. Jennifer deserves the \$10.00 for the valuable time that was wasted.					
6. It was okay that Jennifer kept the extra \$10.00 because it is the Christmas season and stores make a lot of money during that time of the year.					
7. To what extent do you agree with Jennifer's actions?					

Story 2

Robert has recently gained weight since he began college. He has been eating somewhat irregularly, has much studying to do, and does not have much time to exercise. Robert decided to buy some new clothes. Rather than buying clothing that are his size now, he decides to purchase clothing a little smaller, the size he was just a year ago. Robert thinks that buying new clothing that do not quite fit him, will give him an incentive to lose weight. Robert wears size 36" pants, but he tried on size 34". Robert had difficulty zipping up the pants. As Robert was looking at the pants in the mirror he accidentally dropped his wallet and then he bent over to pick it up. At that moment the pants split up the back. Robert quickly changed back into his clothing and hung the pants up hoping no one will notice until after he left the store.

Instructions: Please read the following statements, and for each one, indicate (by marking an X in the appropriate box) whether it is something you *STRONGLY AGREE* with, *SOMEWHAT AGREE* with, have *NO OPINION* about, *SOMEWHAT DISAGREE* with, or *STRONGLY DISAGREE* with.

	Your Opinion				
	STRONGLY AGREE	SOMEWHAT AGREE	NO OPINION	SOMEWHAT DISAGREE	STRONGLY DISAGREE
1. Actually, Robert is to blame for splitting the pants. He should pay for the merchandise.					
2. The problem is not Robert's fault. He did not know the pants would split if he bent over.					
3. Robert's decision was acceptable, because he is concerned about his health and the store should support him in losing weight.					
4. The problem is not Robert's fault. The retailer should not sell pants that split so easily.					
5. The store is a large discount store. Often sales are advertised and the discounted price is not entered at checkout. Robert should not pay this store for the pants.					
6. Robert's decision was acceptable because, the store can repair the pants and then sell them.					
7. To what extent do you agree with Robert's actions?					

Story 3

Your friend, Sherry is working two part-time jobs to put herself through school. It seems that all she does is work and does not have time for fun. A guy who really likes Sherry invited her to a semi-formal party this weekend. Sherry knows that she should not spend the money for a new dress nor take the time to go to a party because she has so little money and has so much work to do. However, she decides to go to the party and have some fun for a change. She goes to the store and finds a dress that fits her perfectly. Then Sherry goes to the party and has a wonderful evening. She had not danced that much since before she began college. The following week Sherry returns the dress, indicating it does not fit well, and gets all her money back. Fortunately, the store has a lenient return policy. The sales associate notices traces of makeup and perspiration stains on the dress but she follows company policy and takes back the dress so that the customer will be completely satisfied. The dress can never be resold and will be a company loss.

Instructions: Please read the following statements, and for each one, indicate (by marking an X in the appropriate box) whether it is something you *STRONGLY AGREE* with, *SOMEWHAT AGREE* with, have *NO OPINION* about, *SOMEWHAT DISAGREE* with, or *STRONGLY DISAGREE* with.

	Your Opinion				
	STRONGLY AGREE	SOMEWHAT AGREE	NO OPINION	SOMEWHAT DISAGREE	STRONGLY DISAGREE
1. Sherry is not at fault because she cannot afford the dress.					
2. It is the store's fault if they are careless enough to take the dress back.					
3. Sherry's choice is okay because she can use her money for something she really needs like food, tuition or books.					
4. Sherry's decision to return the dress after use is acceptable because retailers often practice false advertising.					
5. Actually, Sherry made a wrong decision; under no circumstances should she have bought a dress she could not afford and return it after use.					
6. Knowing Sherry's current financial situation, it was okay that Sherry returned the dress because stores allow for this sort of thing in their prices.					
7. To what extent to you agree with Sherry's actions?					

Information about You

Please answer these questions about yourself to help us interpret the data. All answers are confidential; your name is not required.

Instructions: For each item, indicate the **ONE RESPONSE** that best describes you.

1. Please indicate your gender. (Circle one)

- 1 MALE
- 2 FEMALE

2. Which range includes your age? (Circle one)

- 1 18-20 YEARS
- 2 21-23 YEARS
- 3 24-26 YEARS
- 4 27-29 YEARS
- 5 30-32 YEARS
- 6 33-35 YEARS
- 7 36-40 YEARS
- 8 41-45 YEARS
- 9 46-50 YEARS
- 10 OVER 50 YEARS

3. What year are you in school? (Circle one)

- 1 FRESHMEN
- 2 SOPHOMORE
- 3 JUNIOR
- 4 SENIOR
- 5 GRADUATE STUDENT

4. What is your major? _____ (Please specify)

5. Are you currently employed? (Circle one)
- 1 NO
 - 2 YES
- If yes, do you work? (Circle one)
- 1 PART-TIME
 - 2 FULL-TIME
6. Have you been employed by an apparel retailer? (Circle one)
- 1 NO
 - 2 YES
7. Where were you born? (Circle one)
- 1 UNITED STATES
 - 2 OTHER (Please specify country) _____
8. In which country have you lived the longest? (Circle one)
- 1 UNITED STATES
 - 2 OTHER (Please specify country) _____
9. To which ethnic group do you belong? (Circle one)
- 1 WHITE AMERICAN
 - 2 AFRICAN AMERICAN
 - 3 HISPANIC AMERICAN
 - 4 NATIVE AMERICAN
 - 5 ASIAN AMERICAN
 - 6 INTERNATIONAL RESIDENT (Please specify country) _____
 - 7 OTHER (Please specify ethnic group) _____

10. What has been your primary faith orientation? (Circle one)
- 1 HINDUISM
 - 2 BUDDHISM
 - 3 CONFUCIANISM
 - 4 TAOISM
 - 5 ISLAM
 - 6 JUDAISM
 - 7 CATHOLIC
 - 8 PROTESTANT (Please specify denomination) _____
 - 9 ATHEISM
 - 10 AGNOSTIC
 - 11 NONE
 - 12 OTHER (Please specify) _____
11. How consistently do you follow the teachings of your primary faith orientation? (Circle one)
- 1 NOT VERY CONSISTENTLY
 - 2 OCCASIONALLY
 - 3 FREQUENTLY
 - 4 VERY CONSISTENTLY
12. In your opinion which one of the following groups most influences your value judgements? (Circle one)
- 1 PARENT(S)/FAMILY
 - 2 CULTURAL GROUP
 - 3 PEERS
 - 4 INSTRUCTORS/MENTORS/COACHES
 - 5 EMPLOYERS
 - 6 COMMUNITY OF FAITH
 - 7 POLITICAL AFFILIATION
 - 8 COMMUNITY(S) WHERE YOU HAVE LIVED
 - 9 FRATERNITY/SORORITY
 - 10 OTHER _____ (Please specify)
13. Have you completed a course that addressed ethical behavior? (Circle one)
- 1 NO
 - 2 YES If yes, what was the course? _____

Is there anything else you would like to share about social attitudes and consumer behavior? If so please use this space for that purpose.

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You can withdraw from this project at anytime.

Thank you for your contribution to this study.

It is very greatly appreciated.

APPENDIX B

CONSUMER BEHAVIOR SCENARIOS WITH NEUTRALIZATION TECHNIQUE

Your opinions regarding different retail situations and consumer behaviors are important to marketers and retailers. Please read each story carefully.

Scenario 1

Your friend, Jennifer, just came home from the mall and told you about her stressful day. She said that many people were at the mall, the lines were very long, and people were pushing and shoving each other. Jennifer had been trying for weeks to find the perfect Christmas gift for her boyfriend. She finally found a shirt that would be perfect for him and it only cost \$25.00. Jennifer said that she had to wait in line for over half an hour to purchase the shirt because the Christmas help was being trained. Jennifer said that when she finally received help a child started screaming that he wanted a toy and then knocked over one of the displays. The person training the sales associate had to run over to pick up the display and make sure the child was not hurt. Jennifer said she handed the sales associate \$30.00. The sales associate was very nervous and gave Jennifer back \$15.00 instead of \$5.00. Jennifer said that she wanted to get out of there so she just kept the extra \$10.00 and left. Jennifer said she was so happy to be home and wanted to know if her boyfriend called while she was gone.

Instructions: Please read the following statements, and for each one, indicate (by marking an X in the appropriate box) whether it is something you *STRONGLY AGREE* with, *SOMEWHAT AGREE* with, have *NO OPINION* about, *SOMEWHAT DISAGREE* with, or *STRONGLY DISAGREE* with.

- | | |
|----------------------------|--|
| Moral Imperative | (2) Actually, Jennifer made the wrong decision; under no circumstances is her action of knowing she was given extra change and keeping the extra \$10.00 appropriate. |
| Denial of Responsibility | (3) Keeping track of the amount of change a customer should receive is the sales associate's job and not the customer's. |
| Denial of Injury | (6) It was okay that Jennifer kept the extra \$10.00 because it is the Christmas season and stores make a lot of money during that time of the year. |
| Denial of Victim | (4) The retailer should lose the money because they hired a nervous person to be a sales associate. |
| Condemnation of Condemners | (5) The retailer is well known for wasting valuable resources and the customer's time is just one of the resources. Jennifer deserves the \$10.00 for the valuable time that was wasted. |
| Appeal to Higher Loyalties | (1) It is okay Jennifer kept the money, because she probably lost \$10.00 before and so now it is her time to receive it. Maybe she could really use that \$10.00 for another gift. |

Scenario 2

Robert has recently gained weight since he began college. He has been eating somewhat irregularly, has much studying to do, and does not have much time to exercise. Robert decided to buy some new clothes. Rather than buying clothing that are his size now, he decides to purchase clothing a little smaller, the size he was just a year ago. Robert thinks that buying new clothing that do not quite fit him, will give him an incentive to lose weight.

Robert wears size 36" pants, but he tried on size 34". Robert had difficulty zipping up the pants. As Robert was looking at the pants in the mirror he accidentally dropped his wallet and then he bent over to pick it up. At that moment the pants split up the back. Robert quickly changed back into his clothing and hung the pants up hoping no one will notice until after he left the store.

Instructions: Please read the following statements, and for each one, (by marking an X in the appropriate box) whether it is something you *STRONGLY AGREE* with, *SOMEWHAT AGREE* with, have *NO OPINION* about, *SOMEWHAT DISAGREE* with, or *STRONGLY DISAGREE* with.

- | | |
|----------------------------|--|
| Moral Imperative | (1) Actually, Robert is to blame for splitting the pants. He should pay for the merchandise. |
| Denial of Responsibility | (2) The problem is not Robert's fault. He did not know the pants would split if he bent over. |
| Denial of Injury | (6) Robert's decision was acceptable because, the store can repair the pants and then sell them. |
| Denial of Victim | (4) The problem is not Robert's fault. The retailer should not sell pants that split so easily. |
| Condemnation of Condemners | (5) The store is a large discount store. Often sales are advertised and the discounted price is not entered at checkout. Robert should not pay this store for the pants. |
| Appeal to Higher Loyalties | (3) Robert's decision was acceptable because, he is concerned about his health and the store should support him in losing weight. |

Scenario 3

Your friend, Sherry is working two part-time jobs to put herself through school. It seems that all she does is work and does not have time for fun. A guy who really likes Sherry invited her to a semi-formal party this weekend. Sherry knows that she should not spend the money for a new dress nor take the time to go to a party because she has so little money and has so much work to do. However, she decides to go to the party and have some fun for a change. She goes to the store and finds a dress that fits her perfectly. Then Sherry goes to the party and has a wonderful evening. She had not danced that much since before she began college. The following week Sherry returns the dress, indicating it does not fit well, and gets all her money back. Fortunately, the store has a lenient return policy. The sales associate notices traces of makeup and perspiration stains on the dress but she follows company policy and takes back the dress so that the customer will be completely satisfied. The dress can never be resold and will be a company loss.

Instructions: Please read the following statements, and for each one, indicate (by marking an X in the appropriate box) whether it is something you *STRONGLY AGREE* with, *SOMEWHAT AGREE* with, have *NO OPINION* about, *SOMEWHAT DISAGREE* with, or *STRONGLY DISAGREE* with.

- | | |
|----------------------------|---|
| Moral Imperative | (5) Actually, Sherry made a wrong decision; under no circumstances should she have bought a dress she could not afford and return it after use. |
| Denial of Responsibility | (1) Sherry is not at fault because she cannot afford the dress. |
| Denial of Injury | (6) Knowing Sherry's current financial situation, it was okay that Sherry returned the dress because stores allow for this sort of thing in their prices. |
| Denial of Victim | (2) It is the store's fault if they are careless enough to take the dress back. |
| Condemnation of Condemners | (4) Sherry's decision to return the dress after use is acceptable because retailers often practice false advertising. |
| Appeal to Higher Loyalties | (3) Sherry's choice is okay because she can use her money for something she really needs like food, tuition or books. |

PHILOSOPHIES OF HUMAN NATURE SUBSCALES
(O'Conner, 1971)
Revised Items

CYNCISM	Item Number in the Present Study	Item Number in its Usual Format
<i>Negative statements that are positively scored</i>		
1. The typical student will cheat on a test when everybody else does, even though he/she has a set of ethical standards. ^a	10	21
2. Most people are not really honest for a desirable reason; they're afraid of getting caught.	14	62
3. Most people would cheat on their income tax if they had a chance.	4	74
4. Most people would tell a lie if they could gain by it.	15	68
5. People typically claim that they have ethical standards regarding honesty and morality, but few people stick to them when the chips are down they are under stress. ^a	9	44
6. Most people inwardly dislike putting themselves out to help other people.	26	70
7. It's pathetic to see an unselfish person in today's world , because so many people take advantage of him/her. ^a	17	58
8. People typically pretend to care more about one another than they really do. ^a	25	64
<i>Positive statements that are negatively scored</i>		
9. If most people could get into a movie without paying and be sure that they were not seen, they still would not do it. ^a	16	56
10. The average person is not conceited. ^a	1	46

^aWords in bold were added to original PHN items and words crossed out were deleted from original PHN items.

INTERNAL LOCUS OF CONTROL	Item Number in the Present Study	Item Number in its Usual Format
<i>Positive statements that are positively scored</i>		
11. The average person is largely the master of his/ her own fate. ^a	13	61
12. Most persons people have a lot of control over what happens to them in life. ^a	23	73
<i>Negative statements that are negatively scored</i>		
13. Most people have little influence over the things that happen to them.	27	25
14. Our success in life is pretty much determined by forces outside our own control. The average person's success in life is largely determined by forces outside his/her own control. ^a	2	7
15. There's little one the average person can do to alter his/ her fate in life. ^a	18	19

^aWords in bold were added to original PHN items and words crossed out were deleted from original PHN items.

BELIEFS THAT PEOPLE ARE CONVENTIONALLY GOOD	Item Number in the Present Study	Item Number in its Usual Format
<i>Positive statements that are positively scored</i>		
16. In a local or national election, most people select a candidate rationally and logically.	22	67
17. Most people try to apply the Golden Rule (do unto others as you would have them do unto you), even in today's complex society. ^a	7	4
18. Most people do not hesitate to go out of their way to help someone in trouble.	6	10
19. Most people will act as "Good Samaritans" (go out of their way to help others in need) if given the opportunity. ^a	21	16
20. "Do unto others as you would have them do unto you" is a motto that most people follow.	19	22
21. Typically , people usually tell the truth, even when they know they would be better off by lying. ^a	5	14
22. The average person will stick to his opinion if he thinks he is right, even if others disagree. On average, people will stick to their opinion if they think they are right, even if others disagree. ^a	12	63
23. It is achievement, rather than popularity with others that gets you ahead nowadays. People typically succeed because of achievement rather than popularity with others. ^a	11	57
24. The typical person is sincerely concerned about the problems of others.	20	28
25. Most people have the courage of their convictions.	24	45
<i>Negative statements that are negatively scored</i>		
26. Most people will not speak out for what they believe in. ^a	3	81
27. Most people would not stop and help a person whose car was disabled. ^a	8	40

^aWords in bold were added to original PHN items and words crossed out were deleted from original PHN items.

APPENDIX C

Order of Consumer Behavior Scenarios on Different Questionnaire Versions

Version	Order of Consumer Behavior Scenarios
1	“Received too much change,” “Accidental damage,” “Returned garment after use”
2	“Accidental damage,” “Returned garment after use,” “Received too much change”
3	“Returned garment after use,” “Received too much change,” “Accidental damage”
4	“Received too much change,” “Returned garment after use,” “Accidental damage”
5	“Accidental damage,” “Received too much change,” “Returned garment after use”
6	“Returned garment after use,” “Accidental damage,” “Received too much change”

APPENDIX D

PRETEST SOLICITATION LETTER FOR FACULTY RESEARCHERS

June 9,1999

(Title) (First Name) (Last Name)
(Job Title)
(Address 1)
(Address 2)
(City), (State) (Zip Code)

Dear (Title) (Last Name),

Inventory shrinkage costs retailers billions of dollars each year. To absorb the additional costs retailers may increase the price of products or may indirectly make the shopping environment less convenient by adding security devices in the store. Innocent consumers suffer because of others' unethical behavior.

Most people would probably agree consumer behavior such as shoplifting is unethical. However, consumer behavior, such as purchasing a garment with the intent to return it for a full refund after use, may be considered unethical by some and not unethical by others. Regardless of whether or not people consider the latter consumer behavior unethical the behavior increases retailers' costs, ultimately increasing consumers' costs. A better understanding of consumer ethics is needed.

We are conducting a pretest on the enclosed questionnaire. You were chosen for this pretest because you have been identified as an experienced researcher. **The Institutional Review Boards at Oklahoma State University and West Virginia University has approved of this investigation.** Would you be willing to read the enclosed purpose, objectives, hypotheses, and questionnaire and answer the questions on the feedback sheet? Any feedback you could give us will be very valuable to our research. The questionnaire contains three sections: philosophies of human nature, consumer behavior scenarios, and demographic items.

The sample for the study is university students at Oklahoma State University and West Virginia University because students shop and work in retail establishments. Also, younger consumers have been found to be more accepting of unethical consumer behavior than older consumers. Gaining a better understanding of university students' consumer ethical decision-making could assist researchers and retailers with developing programs to encourage this age group to operate in an ethical manner.

Please answer and return the feedback sheet in the enclosed self-addressed stamped envelope no later than July 23. You may keep or destroy the questionnaire.

Your assistance with this project is greatly appreciated.

Sincerely,

Karen S. Callen
Graduate Student
Dept. of Design, Housing
and Merchandising
Oklahoma State University

1231 Van Voorhis Rd., Apt H
Morgantown, WV 26505
(304) 599-3390
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Shiretta F. Ownbey, Ph.D.
Associate Professor
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Janice I. Yeager, M.S.
Associate Professor
Division of Family and
Consumer Sciences
West Virginia University
702 Allen Hall
P.O. Box 6124
Morgantown, WV 26506-6124
(304) 293-3402, ext. 1763
jyeager@wvu.edu

FEEDBACK QUESTIONS FOR FACULTY RESEARCHERS

1. Do you believe the questionnaire is suitable to achieve the goals of the study? If your answer is no, what is missing that would allow us to achieve the goals of the study?
2. A. Do you believe that the Consumer Stories have ethical content?
B. What suggestions do you have for the Consumer Stories section?
3. Do you have suggestions for the “Social Attitudes” or “Information about You” sections?
4. Do you think the length of the questionnaire is reasonable? Why or why not?
5. If you found any items on the questionnaire to be confusing or hard to understand, please indicate which items you found difficult.
6. Do you have any other comments about the study or questionnaire?

APPENDIX E

PRETEST SOLICITATION LETTER FOR APPAREL STORE MANAGERS

June 9,1999

(Title) (First Name) (Last Name)
(Job Title)
(Address 1)
(Address 2)
(City), (State) (Zip Code)

Dear (Title) (Last Name),

Inventory shrinkage costs retailers billions of dollars each year. To absorb the additional costs retailers may increase the price of products or may indirectly make the shopping environment less convenient by adding security devices in the store. Innocent consumers suffer because of others' unethical behavior.

Most people would probably agree consumer behavior such as shoplifting is unethical. However, consumer behavior, such as purchasing a garment with the intent to return it for a full refund after use, may be considered unethical by some and not unethical by others. Regardless of whether or not people consider the latter consumer behavior unethical the behavior increases retailers' costs, ultimately increasing consumers' costs. A better understanding of consumer ethics is needed.

We are conducting a pretest on the enclosed questionnaire. Area apparel retail managers are being asked to read the questionnaire and answer questions regarding the appropriateness of the questionnaire as a screening device when hiring employees. **The Institutional Review Boards at Oklahoma State University and West Virginia University has approved of this investigation.** Any feedback you could give us will be very valuable to our research. The questionnaire contains three sections: philosophies of human nature, consumer behavior scenarios, and demographic items.

The sample for the study is university students at Oklahoma State University and West Virginia University because students shop and work in retail establishments. Also, younger consumers have been found to be more accepting of unethical consumer behavior than older consumers. Gaining a better understanding of university students' consumer ethical decision-making could assist researchers and retailers with developing programs to encourage this age group to operate in an ethical manner.

Please answer the feedback sheet no later than July 23. You may keep or destroy the questionnaire.

Your assistance with this project is greatly appreciated.

Sincerely,

Karen S. Callen
Graduate Student
Dept. of Design, Housing
and Merchandising
Oklahoma State University

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FEEDBACK QUESTIONS FOR APPAREL STORE MANAGERS

Employers could possibly use the first two sections of the questionnaire (“Social Attitudes” and “Consumer Stories”) as a screening device when hiring employees. The last section, “Information about You” could not be used by employers as a screening device, but will be used in my study to describe the sample of respondents.

1. After the participants provide answers to the questionnaire, I will be able to statistically analyze the answers. A high score on the “Social Attitudes” section will indicate a positive view of others and a high score on the “Consumer Stories” will indicate the participant believes the behavior in the story is unethical. The assumption is that participants who have positive views of others and who find the behavior in the stories unethical are trustworthy and honest people. Do you believe this type of information would be useful to you as a screening device when hiring employees? Why or why not?
2. A. Do you believe that the Consumer Stories have ethical content?
B. What suggestions do you have for the Consumer Stories section?
3. Do you have suggestions for the “Social Attitudes” or “Information about You” sections?
4. Do you think the length of the questionnaire is reasonable? Why or why not?
5. If you found any items on the questionnaire to be confusing or hard to understand, please indicate which items you found difficult.
6. Do you have any other comments about the study or questionnaire?

Please return your answers to the feedback questions in the self-addressed stamped envelope. Thank you very much for your contribution to our investigation.

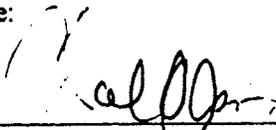
APPENDIX F

OKLAHOMA STATE UNIVERSITY
INSTITUTIONAL REVIEW BOARD

Date: June 28, 1999 IRB #: HE-99-106
Proposal Title: "UNIVERSITY UNDERGRADUATE STUDENTS' PERCEPTIONS ON
CONSUMER BEHAVIOR"
Principal Investigator(s): Shiretta Ownbey
Karen Callen
Reviewed and Processed as: Exempt
Approval Status Recommended by Reviewer(s): Approved

Please change the IRB contact person to Sharon Bacher, 203 Whitehurst, (405)744-5700.

Signature:



Carol Olson, Director of University Research Compliance

June 28, 1999

Date

Approvals are valid for one calendar year, after which time a request for continuation must be submitted. Any modification to the research project approved by the IRB must be submitted for approval. Approved projects are subject to monitoring by the IRB. Expedited and exempt projects may be reviewed by the full Institutional Review Board.



The Institutional Review Board for the Protection of Human Subjects
West Virginia University

Date: June 30, 1999

M E M O R A N D U M

TO: Karen Callen, Shiretta Ownbey, Janice Yeager
Division of Family and Consumer Sciences

FROM: Marian J. Turner *M. J. Turner*
IRB/ACUC Administrator

RE: HS #14513; University Undergraduate Students' Perceptions
of Consumer Behavior

The Institutional Review Board for the Protection of Human Subjects has reviewed and approved the Application for Exemption for the above named research project.

This exemption approval will remain in effect only on the condition that the research is carried out exactly as described in the Application.

Best wishes for the success of your research.

MJT/baw

CONDITION OF APPROVAL: This approval is given contingent upon approval from OSU.

APPENDIX G

SOLICITATION LETTER FOR OSU AND WVU INSTRUCTORS

June 9, 1999

(Title) (First Name) (Last Name)
(Job Title)
(Address 1)
(Address 2)
(City), (State) (Zip Code)

Dear (Title) (Last Name),

Inventory shrinkage costs retailers billions of dollars each year. To absorb the additional costs retailers may increase the price of products or may indirectly make the shopping environment less convenient by adding security devices in the store. Innocent consumers suffer because of others' unethical behavior.

Most people would probably agree consumer behavior such as shoplifting is unethical. However, consumer behavior, such as purchasing a garment with the intent to return it for a full refund after use, may be considered unethical by some and not unethical by others. Regardless of whether or not people consider the latter consumer behavior unethical the behavior increases retailers' costs, ultimately increasing consumers' costs. A better understanding of consumer ethics is needed.

Would you consider offering the opportunity for students in your (Class) class to voluntarily participate in a research survey? **The Institutional Review Board at West Virginia University (Oklahoma State University) approved of this study.** Data collection for this pretest (study) is to be completed between July 12 and July 23 (August 24 and September 10 for WVU; September 15 and October 1 for OSU). University students shop and work in retail establishments. Also, younger consumers have been found to be more accepting of unethical consumer behavior than older consumers. Gaining a better understanding of university students' consumer ethical decision-making could assist researchers and retailers with developing programs to encourage this age group to operate in an ethical manner.

A copy of the questionnaire is enclosed for you to examine. The questionnaire contains three sections: philosophies of human nature, consumer behavior scenarios, and demographic items. To ensure complete confidentiality, students **WILL NOT** be asked to provide their names to the researchers. Completing the questionnaire takes about 30-40 minutes. If you agree to participate, we ensure that the administration of the questionnaire will be convenient for you.

Please return the enclosed card to us through campus mail to indicate your willingness to assist us and to verify the time and days of your class meetings. We will come to your class at your convenience to distribute the questionnaires and collect them. When we receive your positive response, we will call or email you to verify plans.

If you have questions or concerns, please contact us by mail, phone, or email. Your assistance with this project is greatly appreciated.

Sincerely,

Karen S. Callen
Graduate Student
Dept. of Design, Housing
and Merchandising
Oklahoma State University

1231 Van Voorhis Rd., Apt H
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(304) 293-3402, ext. 1763
jyeager@wvu.edu

APPENDIX H

SCRIPT READ BEFORE QUESTIONNAIRE DISTRIBUTION

My name is Karen Callen. I am working on my Ph.D. in Design, Housing, and Merchandising at Oklahoma State University. Dr. Shiretta Ownbey is an associate professor at OSU and is directing my research.

Your class has been selected to participate in a (pilot test) study investigating social attitudes and perceptions of consumer behavior. As an adult, your attitudes and perceptions of different consumer situations are very important. The Institutional Review boards at Oklahoma State University and West Virginia University have approved of this investigation.

This (pilot test) study focuses on university students 18 years of age or older. Please raise your hand if you are younger than 18 years of age. (If someone raises their hand then say to the person raising their hand "Thank you very much for your time. You are free to leave class now.") (For West Virginia University students partaking in the study ask, "Has anyone participated in the pretest of the questionnaire during the summer of 1999? If someone has you may leave class now.")

A questionnaire is being used in this (pilot test) study and will take about 20 minutes to complete. In order for the data to be meaningful answering all items on the questionnaire is encouraged. However, you are not required to answer all questions and you can withdraw from this project at any time. If you wish to comment on any questions or expand your answers, please feel free to use the space in the margins or the back cover. Your comments will be read and analyzed with those of other consumers.

Your participation in this (pilot test) study is voluntary and a choice to not participate will not affect your grades or class standing.

Please do not write your name on the questionnaire so your answers cannot be linked to your name. After completing the questionnaire please return it to me. If you would like a copy of the results of our study, please obtain the form from me. The form will be kept separate from your questionnaire so your name cannot be linked to your questionnaire.

Your participation in this (pilot test) study is greatly appreciated.

COVER LETTER DISTRIBUTED TO SUBJECTS IN (PILOT TEST) STUDY
BEFORE QUESTIONNAIRE DISTRIBUTION

(Date)

Dear Student,

Your class has been selected to participate in a (pilot test) study investigating social attitudes and perceptions of consumer behavior. As an adult, your attitudes and perceptions of different consumer situations are very important. In order for the data to be meaningful answering all items on the questionnaire is encouraged. However, you are not required to answer all questions. You can withdraw from this project at any time.

This (pilot test) study focuses on university students 18 years of age or older. If you are younger than 18, thank you for your time and you may leave class now.

DO NOT write your name on the questionnaire. This is a confidential survey. After completing the questionnaire, please return it to the researcher. If you wish to comment on any questions or expand your answers, please feel free to use the space in the margins or the back cover. Your comments will be read and analyzed with those of other consumers. If you would like a copy of the results of our study, please obtain the form from the researcher and write your name and address on the form. The form will be kept separate from the questionnaire so your name cannot be linked to your questionnaire.

This (pilot test) study is being conducted in partial fulfillment of the requirements for a dissertation at Oklahoma State University. **The Institutional Review Boards at West Virginia University and Oklahoma State University approved of this study.** Your participation in this (pilot test) study is voluntary and a choice to not participate will not affect your grades or class standing.

Thank you for your participation!

Sincerely,

Karen S. Callen, M.S.
Graduate Student

Shiretta F. Ownbey, Ph.D.
Associate Professor

Janice I. Yeager, M.S.
Associate Professor

VITA

Karen Sue Callen

Candidate for the Degree of

Doctor of Philosophy

Dissertation: LINKAGES AMONG UNIVERSITY STUDENTS' DEMOGRAPHIC TRAITS, PERCEPTIONS OF UNETHICAL CONSUMER BEHAVIOR, AND PHILOSOPHIES OF HUMAN NATURE

Major Field: Human Environmental Sciences

Biographical:

Personal Data: Born in Morgantown, West Virginia, on July 12, 1968, the daughter of Basil and Beulah Callen.

Education: Graduated from Morgantown High School, Morgantown, West Virginia in May, 1986; received Bachelor of Science degree in Family Resources from West Virginia University, Morgantown, West Virginia in December, 1989; received Master of Science degree in Clothing and Textiles from Virginia Polytechnic Institute and State University (VPI & SU), Blacksburg, Virginia in May, 1992; Completed the requirements for the Doctor of Philosophy degree with a major in Human Environmental Sciences in May, 2000.

Experience: Sales Associate, Lerner, 1989-1990; Graduate Teaching Assistant, VPI & SU, 1990-1992; Store Manager, General Nutrition Center, 1992-1993; Graduate Teaching Associate, Oklahoma State University, 1993-1996; Merchandise Testing Technician, JCPenney Merchandise Testing Center, 1996-1997; Graduate Teaching Associate, Oklahoma State University, 1997-1998.

Professional Memberships: International Textiles and Apparel Association, American Association of Family and Consumer Sciences, Phi Upsilon Omicron.