



The Effects of Consumer Ethics and Anticipated Guilt on Ethical Intention

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ABSTRACT

This paper examined the mediating role of anticipated guilt between consumer ethics and ethical intention. A mall-intercept, personal interview technique was applied. Interviewers successfully collected 373 questionnaires in three different cities in Taiwan. Confirmatory factor analysis provided sufficient evidence for the constructs. LISREL results confirmed that anticipated guilt did mediate the relationship between consumer ethics and ethical intention.

Keyword: consumer ethics, anticipated guilt, ethical intention

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Introduction

Consumer ethics has been recognized as one of the major research streams (Vitell, 2003). An understanding of consumer ethics can provide further insight into firm-level approaches designed to minimize the adverse impact of unethical consumer behaviors on company operations (Lu & Lu, 2010). Ignoring consumer ethics may result in an incomplete understanding of marketing exchange process (e.g., Kavak et al., 2009; Vitell, 2003) and in the development of ineffective marketing strategies (Swaidan et al., 2004).

Previous research in consumer ethics can be grouped into four major streams: the development of consumer ethics scale (e.g., Muncy & Vitell, 1992; Vitell & Muncy, 1992), demographic effects (e.g., Loe et al., 2000; Rawwas & Singhapakdi, 1998; Vitell et al., 1991), effects of personality and personal values (e.g., Kavak et al., 2009; Lu & Lu, 2010; Rawwas, Swaidan & Oyman, 2005; Singh et al., 2007; Steenhaut & Kenhove, 2006; Swaidan et al., 2004; Van Kenhove et al., 2001), and cultural effects (e.g., Blodgett et al., 2001; Kavak et al., 2009; Lu, Blodgett & Rose, 1999; Marques & Azevedo-Preira, 2009; Mitchell, et al., 2008; Polonsky, et al., 2001; Rao & Al-Wugayan, 2005; Rawwas, Swaidan & Oyman, 2005; Singh, et al., 2007). Although prior research investigating consumer ethics has shed valuable insight on this topic, these studies have suffered one major limitation.

The existent literature is lacking of mediation role of anticipated guilt between ethical beliefs and intentions (Baron, 1992; Steenhaut & Van Kenhove, 2006). When confronted with questionable situations, consumers will evaluate the possible alternatives and corresponding consequences (Hunt & Vitell, 1986, 1993). If an alternative is foreseen to cause failure or violation of moral standards, this evaluation will trigger negative feelings, which, in turn, makes the alternative no longer the optimal choice. Thus, consumer ethical beliefs will affect ethical intention directly and indirectly through anticipated guilt (Baron, 1992; Steenhaut & Van Kenhove, 2006). Therefore, the purpose of this study is to bridge the literature gap by integrating consumer ethics and anticipated guilt on consumers' ethical intention.

Literature Review

The theoretical foundation of the study is mainly based on Hunt-Vitell model (1986, 2006) and Muncy and Vitell's (1992) consumer ethics. Thus, this section reviews these two models and anticipated guilt.

Hunt-Vitell Model

Hunt-Vitell (1986, 2006) model is one of the famous models in marketing ethics and is recognized as the most appropriate model for consumer ethics (Lu & Lu, 2010; Vitell, 2003). Of





these models, Hunt and Vitell (1986, 2006) is the only model that “can easily be applied to consumers’ ethical behavior” (Kavak et al., 2009, p.115). Vitell (2003) states that “the Hunt-Vitell model is the most appropriate theoretical model for testing research questions involving consumer ethics” (p. 34). Thus, the Hunt-Vitell model is adopted to serve as the theoretical foundation of this research.

Hunt and Vitell (1986, 2006) propose a positive theory to describe the process by which consumers make their ethical decisions. This model has been widely adopted as a general theoretical framework of consumer ethical decision making (Blodgett et al., 2001; Singh et al., 2007). Their model suggests that an individual consumer will trigger the whole reasoning process when he/she recognizes an ethical dilemma. When an ethical dilemma is perceived, consumers will apply both deontological and teleological evaluation to make their ethical judgments. Ethical judgment results in intentions, which leads to actions. They also suggest that individual ethical perception is influenced by some factors: cultural, professional, industrial, organizational, and personal factors. Of these factors, only cultural and personal factors are relevant to consumer ethics (Vitell, 2003).

Consumer Ethical Beliefs

Consumer ethical beliefs are ethical attitudes toward questionable consumer practices (Lu & Lu, 2010). The consumer ethics scale (CES) was first introduced by Muncy and Vitell (1992) and Vitell and Muncy (1992) to examine consumer ethical beliefs. By conducting a survey to 1,900 heads of households in the US, a total of 569 usable questionnaires were returned. Factor results showed that a four dimension scale was developed to determine how consumers perceived particular questionable behaviors as ethically “right” or “wrong.” In their later article, Vitell and Muncy (2005) modified the scale and proposed three additional dimensions. However, the four-dimension construct of consumer ethical beliefs has been widely adopted by a number of researchers and has shown high reliability and validity(e.g., Al-Khatib *et al.*, 2004; Lu & Lu, 2010; Swaidan *et al.*, 2003). Thus, this study still applies the original four-dimension scale of consumer ethics.

Active: benefits incurred from actively engaging in perceived illegal activities;

Passive: benefits incurred from passively engaging in questionable activities;

Deceptive: benefits incurred from actively engaging in questionable or deceptive activities that are perceived as legal; and

Noharm: behaviors perceived as involving “no harm/no foul” activities.

Anticipated Guilt

Many researchers indicate that emotional reaction determines an individual’s decision making



(Baron, 1992; Ham et al. 2008). For example, Fong and Wyer (2003) state that an individual's emotional reaction to future outcomes serves as an important factor for decision makers to maximize positive feelings and to minimize negative experiences. Many researchers (Connelly et al., 2004; Gaudine & Thorne, 2001) recently highlight the role of emotion in consumers' ethical decision making. Steenhaut and Van Kenhove (2006) argue that consumers' ethical decision making can be driven in part by both positive and negative emotions. During the ethical decision making process, the appraisal of questionable consumer practices includes an evaluation of both positive outcomes and negative consequences, which in turn elicits emotional reactions (Bagozzi et al., 1998). One of the negative "forward-looking" (Perugini & Bagozzi, 2001) emotional responses is anticipated guilt, which reduces consumers' unethical intention and behaviors (Tangney & Dearing, 2002).

Guilt is a negative feeling and emotional arousal and "is understood as a private experience, involving pangs from one's conscience" (Chang, 2010, p.138). Guilt, a self-imposed norm to do the right things (Schwartz, 1977), is different from embarrassment and shame, which are more social oriented. Consumers' anticipated guilt will be aroused when considering an alternative that might violate a moral standard or break the law. This negative feeling will determine what consumers choose and how they decide to act (Zeelenberg, 1999). Thus, Strutton et al. (1994) asserted the important role of anticipated guilt in consumer ethical decision making.

The Research Hypotheses

This study proposes that a consumer's ethical beliefs have both direct and indirect (via anticipated guilt) effects on one's ethical intention. The research model is depicted in Figure 1.

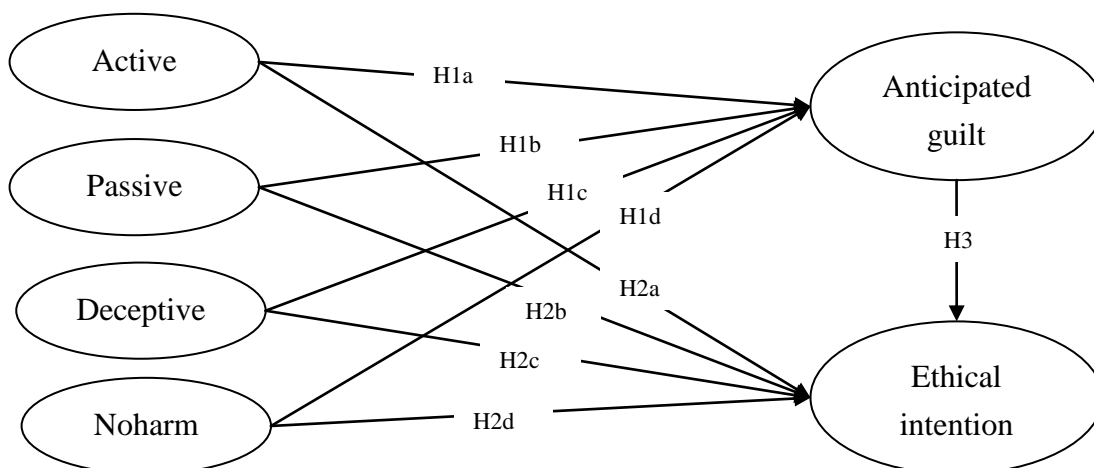


Figure 1. The Research Model



The concept of consumer ethical beliefs is similar to Baron's (1992) normative beliefs, beliefs about personal virtue and interpersonal morality. According to Baron (1992), an individual's normative beliefs can strengthen or weaken anticipated emotions (guilt). For example, "A beliefs that risk-taking is wrong can lead us to expect greater disappointment from taking a risk and losing" (p. 321). In fact, Baron (1992) concludes that one's normative beliefs can influence one's ethical intention both directly and indirectly through anticipated emotions (guilt). In an effort of improving Hunt and Vitell's (1986, 1993) model, Steenhaut and Van Kenhove (2006) propose anticipated guilt as a partial mediator between consumers' ethical beliefs and ethical intention. Based on empirical results in the case of "receiving too much change", they confirm the partial mediating role of anticipated guilt within the relationship between ethical beliefs and ethical intention. Based on these arguments, one hypothesis is proposed.

H1: Consumers' ethical beliefs has a significant, positive effect on anticipated guilt.

H1a: Active dimension is a significant, positive predictor of anticipate guilt.

H1b: Passive dimension is a significant, positive predictor of anticipate guilt.

H1c: Deceptive dimension is a significant, positive predictor of anticipate guilt.

H1d: Noharm dimension is a significant, positive predictor of anticipate guilt.

Consumers' ethical beliefs affect their attitude toward ethical behaviors, which determines the ethical intention (Ajzen, 1991). Wang et al. (2005) suggest that "different attitude attributes have a different level of influence for the consumer's purchasing intention" (p.346). Cherry (2006) states that Hunt and Vitell (1986, 2006) extend the Fishbein model to show that there is a relationship between ethical beliefs and moral judgment and intention. In their empirical study, Singhapakdi et al. (1999) find that ethical perception has a negative effect on intention to act unethically. In other words, the perception of an ethical behavior positively influences ethical intention. Similarly, Singhapakdi et al. (2000) report that individuals with high perception of ethical behavior are less likely to agree with the unethical intentions. In sum, the link between consumer ethical beliefs and ethical intention are evident. This phenomena still holds in the context of green buying behavior.

In the green buying context, recycling/environmental awareness has been included as a dimension of consumer ethical beliefs (see Vitell & Muncy, 2005). This is because environmental awareness has become a socially accepted norm for a large segment of the Western society (Schwepker & Cornwell, 1991). Kleiner (1991) reports that 75% of the respondents take environmental consideration in their shopping decisions. Mainieri, et al. (1997) find that a consumer's environmental beliefs significantly predict the number and types of goods purchased





and general environmental buying behavior. This finding is consistent with D'Souza, Taghian and Khosla's (2007), which report that consumers with high environmental awareness demonstrate a relatively consistent intention to purchase green products. Kim and Malhotra (2005) also finds that environmental concern significantly predicts consumers' green purchase behavior. Based on the discussion, one hypothesis is proposed.

H2: Consumer ethical beliefs has a significant, positive effect on ethical intention.

H2a: Active dimension is a significant, positive predictor of ethical intention.

H2b: Passive dimension is a significant, positive predictor of ethical intention.

H2c: Deceptive dimension is a significant, positive predictor of ethical intention.

H2d: Noharm dimension is a significant, positive predictor of ethical intention.

Guilt results from violating moral standards, especially personal norms which are obligations to do the right things (Ham et al., 2008). Experienced guilt will lead to discomfort. To avoid the feelings of discomfort, guilt drives consumers away from doing unacceptable or unethical behaviors. Chang (2010) indicates that "people are unlikely to intentionally do morally and socially unacceptable things that elicit these emotions (guilt)...moral emotions (guilt) significantly deter their intentions to commit behaviors deemed morally and socially unacceptable" (p. 138). Tangney and Dearing (2002) and Strutton et al. (1994) also suggest that guilt may have potential impact on consumers' ethics. In their empirical studies, Chang and Chen (2008) and Chang (2010) find that guilt significantly decreases visitor's flower-picking behavior. Similarly, Heywood (2002) reports that visitors' moral emotion (i.e., guilt) significantly predicts ethical intention. Their findings are supported by Zeelenberg and Beattie (1997), which find anticipated emotion is a significant determinant of ethical intention. In the case of receiving too much change, Steenhaut and Van Kenhove (2006) report that the more the anticipated guilt a consumer has, the more likely s/he reports the excess change. Therefore, a positive effect of anticipated guilt on ethical intention can be expected.

H3: Consumers' anticipated guilt has a significant, positive effect on ethical intention.





Methodology

Measures

Consumer Ethical Beliefs This construct will be measured by consumer ethics scale (CES), which was developed by Muncy and Vitell (1992) and refined by Vitell and Muncy (2005). This scale has been extensively tested by numerous studies across many nations. Of the original seven dimensions, only five relevant factors will be included for this study. Respondents will be instructed to rate whether they perceived some consumer behaviors as ethically “wrong” (5) or “not wrong” (1) on a five-point scale. A high score indicates that a customer is more ethical and less likely to be tolerant of unethical behaviors.

Anticipated Guilt This construct measures the degree to which a consumer would experience the feeling of guilt when s/he adopts the practices listed in the question. The author adopts a previous tested scale to measure anticipated guilt (Steenhaut & Van Kenhove, 2006). Respondents will be asked to rate on a five-point Likert scale ranging from “not at all” (1) to “very much” (5). A high score indicates a consumer has high anticipated guilt of feeling.

Ethical Intention This construct will be measured with a scale used by Steenhaut and Van Kenhove (2006). Respondents will be asked to complete, totally anonymously, four questions. They will rate on a five point semantic differential scale to depict how they would behave in a situation as described in the scenario. A high score indicates a high intention to practice ethical behavior.

Sample

Respondents were collected in several hypermarkets in different cities of Taiwan, including Taipei, Taichung, and Kaohsiung. A mall-intercept technique was adopted nationwide. Each sample with N plus K number was chosen to make sure a random selection. A self-administered pencil and questionnaire technique was used. Finally, 373 completed questionnaires in total were collected. Overall, male dominates the sample (55.6% male vs. 44.4% female). Respondents have an average age of 20.99, 14.7 years of education, and NTD\$ 8800 monthly spare income.

Results

Confirmatory Factor Analysis

All of the measurement scales are examined for their reliability and validity.

Construct reliability was performed with Cronbatch’s alpha and composite reliability. As shown in Table 1, all constructs have more than or close to 0.80 Cronbatch’s alpha (Nunnally, 1991) and their composite reliability are higher than 0.69, indicating moderate or high reliability. To test



validity, the author conducted confirmatory factor analysis. Model fit indexes are $\chi^2 (194) = 355.92$, RMSEA = 0.050, CFI = 0.96, NFI = 0.91, NNFI = 0.95, RFI = 0.90, GFI = 0.91, satisfying all requested criterion. Convergent validity and discriminant validity were also tested. Most of the average variance extracted (AVE) are greater than 0.5, except Active (0.40) and Noharm (0.36) dimensions. These results indicate moderate convergent validity. All of the square root of AVEs are greater than any respective interconstruct correlations. Additionally, all measurement items load higher on their respective construct than on any other constructs, indicating sufficient discriminant validity (Hulland, 1999). Overall, this study provides appropriate psychometric properties for the proposed model.

Table 1. Reliability, AVE and Discriminant Validity

	Ethical Beliefs				Anticipated Guilt	Ethical Intention
	Active	Passive	Deceptive	Noharm		
Active	0.40	0.14	0.00	0.00	0.24	0.14
Ethical Passive beliefs	0.38	0.59	0.00	0.07	0.12	0.08
Deceptive	0.01	0.01	0.55	0.00	0.03	0.03
Noharm	0.03	0.27	0.02	0.36	0.00	0.10
Anticipated Guilt	0.49	0.35	0.18	0.07	0.63	0.30
Ethical Intention	0.38	0.29	0.18	0.32	0.55	0.50
Composite Reliability	0.72	0.81	0.79	0.69	0.87	0.80
Cronbatch's Alpha	0.77	0.83	0.84	0.83	0.89	0.78

Note: 1. $\chi^2 (194) = 355.92$, RMSEA = 0.050, CFI = 0.96, NFI = 0.91, NNFI = 0.95, RFI = 0.90, GFI = 0.91.

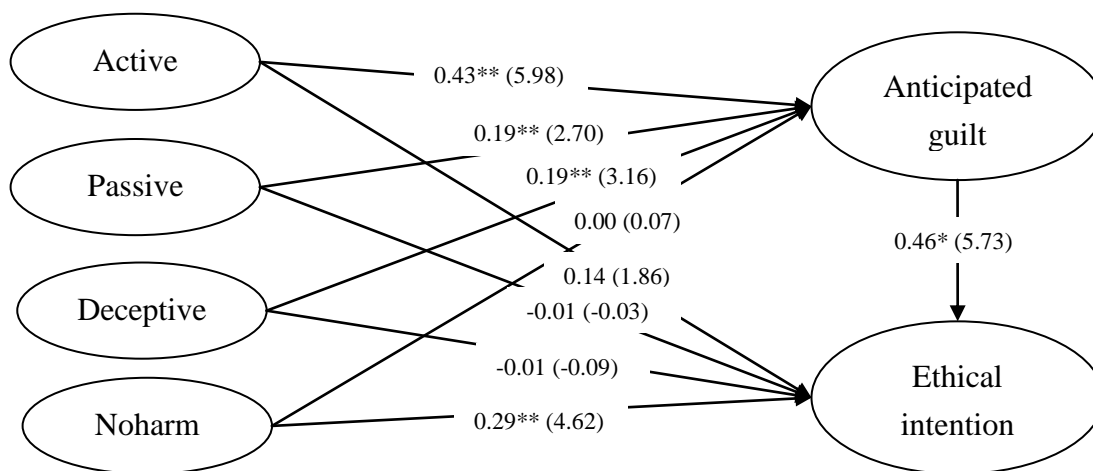
2. Diagonal elements show the Average variance extracted (AVE).
3. Off-diagonal elements of the lower half of the matrix show the correlations.
4. All correlations are significant at 0.05 level.
5. Off-diagonal elements of the upper half of the matrix show the shared variance.

Hypotheses Testing

Hypotheses were tested with structural equation modeling by LISREL 8.5. Before testing the model, model fits were also calculated. As shown in Figure 2, all the model fits satisfy requested criterion, e.g., $\chi^2 (194) = 355.92$, RMSEA = 0.050, CFI = 0.96, NFI = 0.91, NNFI = 0.95, RFI = 0.90, and GFI = 0.91. These results indicate that it is appropriate to test for the hypotheses. H1 examined the effects of one's ethical beliefs on anticipated guilt. Results indicated that Active ($\gamma=0.43$, $p=.000$), Passive ($\gamma=0.19$, $p=.001$), and Deceptive ($\gamma=0.19$, $p=.000$) were significant predictors of anticipated guilt, while NoHarm ($\gamma=0.00$, $p=.174$) was not a determinant of anticipated



guilt. In other words, H1a, H1b, H1c were supported and H1d was rejected by the data. Thus, H1 was partially supported. Hypothesis two (H2) intended to test whether consumer ethics was a significant predictor of ethical intention. The results demonstrated that only one of four ethical dimensions was a significant determinant of one's ethical intention. That is, Noharm ($\gamma=0.29$, $p=.000$) was a significant predictor of ethical intention. Thus, H2d was supported. However, Active ($\gamma=0.14$, $p=.090$), Passive ($\gamma=-0.01$, $p=.083$), and Deceptive ($\gamma=-0.01$, $p=.090$) did not significantly impact on one's ethical intention. Thus, H2a, H2b, and H2c were all rejected. Therefore, H2 was partially supported. H3 proposed that anticipated guilt was a significant predictor of one's ethical intention. LISREL result showed that anticipated guilt ($\beta=0.46$, $p=.000$) had a significant effect on one's ethical intention. Thus, H3 was fully supported by the data.



* $p = 0.05$ ** $p=0.01$

t-value in parentheses.

χ^2 (194) = 355.92, RMSEA = 0.050, CFI = 0.96, NFI = 0.91, NNFI = 0.95,
RFI = 0.90, GFI = 0.91.

Figure 2. The Results of Hypotheses Testing

This study also tested for the indirect effects of consumer ethics on ethical intention. As shown in Table 2, three of the four dimensions of consumer ethics have significant, positive indirect effects on ethical intention. That is, Active, Passive, and Deceptive dimensions possess indirect impact on ethical dimensions via anticipated guilt.



Table2. Direct, indirect and total effects of Ethical beliefs on Ethical intention

Predictor	Dependent variable: Ethical intention		
	Direct effect	Indirect effect	Total effect
Active	n.s.	0.20	0.34
Passive	n.s.	0.09	n.s.
Deceptive	n.s.	0.09	n.s.
Noharm	0.29	n.s.	0.29

All nonzero effects are significant at 0.05 level.

n.s. means a non-significant effect

Discussion and Conclusion

Academic researchers have made great efforts in consumer ethics in the last three decades. Marketers have recognized that consumer ethical beliefs and behaviors are too valuable to be neglected in designing daily operational practices. Thus, companies must fully understand their consumers' ethical beliefs if they would like to succeed in the 21st century. Although previous research in consumer ethics has focused on the scale development of consumer ethics and the effects of demographics, personal values, and culture on consumer ethics, the existent literature suffered one major drawback. That is, previous literature neglects the mediating role of anticipated guilt between one's ethical beliefs and intention. Therefore, the purpose of the study is to bridge the theoretical gap by incorporating anticipated guilt when examining the relationship between ethical beliefs and ethical intention.

A mall-intercept, personal interview technique was adopted. Confirmatory factor analysis was performed to obtain reliability and validity for all the constructs investigated. Model fits indicate that the proposed model has acceptable psychometric properties to interpret the model estimates. Only one of the four ethical dimensions is the significant predictor of ethical intention. However, three of four ethical dimensions possess significant indirect effects on ethical intention. Overall, LISREL results confirmed the mediating role of anticipated guilt. Thus, marketers should develop practices or communication messages to stimulate consumers' feelings of guilt when consumers try to engage unethical actions.

This paper also suffers minor limitations. Two of the measured dimensions have AVE lower than 0.5, although the overall model fits are very good. Future studies may refine the scale items or use different sample to obtain better convergent validity. Future studies may also need to incorporate the concept of relationship marketing when testing the relationship between consumer ethics and ethical intention. Vitell et al. (2001) state that a close buyer-seller relationship may generate positive, ethical consumer behaviors. More specifically, Vitell (2003) suggests that store



commitment (including affective commitment) and loyalty proneness are important variables deserving ethics researchers' attention. Thus, the inclusion of store commitment and loyalty proneness will make consumer ethics research more comprehensive.





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