

**“BABEŞ-BOLYAI” UNIVERSITY OF CLUJ-NAPOCA
THE FACULTY OF ECONOMICS AND BUSINESS ADMINISTRATION**

AREA OF RESEARCH: MARKETING

**THE SIGNIFICANCE OF THE FACTORS AFFECTING
UNETHICAL BEHAVIOUR – ROMANIAN CONSUMER
CASE**

– Thesis submitted for the degree of Doctor of Philosophy –

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CLUJ-NAPOCA 2012

KEY WORDS: consumer ethics, retail fraud, insurance fraud, counterfeiting, digital piracy, techniques of neutralisation, theory of planned behaviour, social desirability.

TABLE OF CONTENTS

ACKNOWLEDGMENTS.....	4
LIST OF TABLES.....	5
LIST OF FIGURES.....	6
INTRODUCTION.....	7
CHAPTER I.....	9
CONSUMER ETHICS – KEY CONCEPTS AND STREAMS OF RESEARCH	9
1.1. Current context.....	9
1.2. Conceptual framework, Specific terminology.....	11
1.2.1. Types of negative behaviour in consumption situation.....	13
1.2.2. Research trends and general discussions on consumer ethics.....	15
1.2.3. Empirical Research – Specific types of unethical behaviour.....	20
1.2.3.1. Retail fraud.....	21
1.2.3.2. Insurance fraud.....	23
1.2.3.3. Counterfeiting.....	25
1.2.3.4. Digital piracy.....	27
1.2.3.5. Other types of specific unethical behaviour.....	28
1.2.4. Empirical Research – Unethical behaviour in a wider context (holistic approach).....	37
1.2.4.1. Typology of Muncy & Vitell (1992) – Consumer Ethics Scale (CES).....	37
1.2.4.2. Other unethical behaviour approaches in the wider context.....	42
1.2.4.3. Main factors determining perception on the general unethical behaviour	43
1.3. General Reflections, Conclusions on the research in consumer ethics.....	51
CHAPTER II.....	54
THEORETICAL FRAMEWORK – THEORY OF PLANNED BEHAVIOUR AND THEORY OF NEUTRALISATION.....	54
2.1. Theory of planned behaviour (TPB, Ajzen, 1985, 1991).....	55
2.1.1. Attitude.....	57
2.1.2. Subjective norms	58
2.1.3. Perceived behavioural control.....	59
2.1.4. Added factors to the TPB model (Ajzen, 1985, 1991).....	61
2.2. Techniques of Neutralisation Theory (Sykes & Matza, 1957).....	64
2.2.1. The role of neutralisation techniques in manifesting unethical behaviour.....	66
2.2.1.1. Neutralisation moment – before or after adopting the unethical behaviour	67

2.2.1.2. Interpretation and the significance of the neutralisation techniques.....	67
2.2.1.3. Need of the empirical research on the techniques of neutralisation.....	72
2.3. The proposed conceptual model and the research hypotheses.....	74
2.3.1. Description of the proposed conceptual model.....	76
2.3.2. Research hypotheses.....	77
CHAPTER III.....	81
RESEARCH METHODOLOGY.....	81
3.1. Research paradigm	81
3.2. Research method.....	84
3.2.1. Choice of self-administered survey.....	84
3.2.2. Projective techniques – indirect questioning method using scenarios.....	85
3.3. Investigated population – Research sample	86
3.3.1. Representativeness in the investigated population	87
3.3.2. Sampling method used.....	87
3.3.3. Sample characteristics.....	90
3.4. The research instrument.....	90
3.5. Preparing research.....	94
3.5.1. Pre-testing the questionnaire.....	94
3.5.2. During research.....	94
3.6. Validation of the collected data.....	94
CHAPTER IV.....	95
RESEARCH RESULTS.....	95
4.1. Introduction.....	95
4.2. Anticipating behavioural intention	95
4.2.1. Confirmatory Factor Analysis (CFA).....	98
4.2.2. The structural model.....	106
4.3. The significance of the factors affecting unethical behaviour according to the context.....	111
4.4. The role of neutralisation techniques in adopting unethical behaviour.....	114
4.5. The effect of social desirability on unethical behaviour.....	119
CONCLUSION	124
GENERAL CONTRIBUTIONS OF THE CURRENT STUDY.....	128
RESEARCH IMPLICATIONS.....	130
LIMITATIONS AND FUTURE RESEARCH DIRECTIONS.....	132
BIBLIOGRAPHY.....	134
APPENDIX.....	144

INTRODUCTION

Ethics in the field of marketing and consumer behaviour is a challenging subject at international level, both for scholars and for our daily reality. Ethical climax in Romania is determined by an oppressive past which led to doubtful beliefs and principles developed by organisations, as well as by the people to whom they interact, i.e. the consumers.

Although the main trend displayed both in Romania and abroad is to lay the blame on the companies for their misleading practices, the consumer should not be taken out from the moral equation in consumption situations.

The current study focuses on the “dark side” of consumer behaviour, where the hypothesis of a sovereign consumer who is always right, is not longer valid as long as he becomes unpredictable, contradictory and unmanageable (Gabriel & Lang, 2006; Szmigin et al., 2009; Martins, 2012). Moreover, the idea that an action taken by a consumer can be acceptable although it breaches the law triggers some ethical dilemmas both for consumers and for organisations (Fukukawa, 2010).

The need and the reason for choosing this topic are yielded by the following aspects:

- ✿ The discrepancy between the ethical principles declared by the consumer and the actions manifested in real life;
- ✿ The consumer’s tendency to excuse every one of his deeds that might compromise ethical and/or legal norms;
- ✿ The little preoccupation for the unethical behaviour of the Romanian consumer;
- ✿ The implications of the negative consumer behaviour on organisations, other clients and society as a whole.

In this respect, **the purpose of the present research** is not that of drawing a line between what an ethical or unethical, right or wrong behaviour should be, but rather to *understand the consumer's decision-making process*, more precisely *the significance of factors affecting* those situations where they “violate broadly accepted principles of morality” (Strutton et al., 1997).

In terms of structure, the current study is organised in accordance with the objectives set, as shows hereunder:

CHAPTER I

CONSUMER ETHICS – KEY CONCEPTS AND RESEARCH TRENDS

Firstly, the study focused on a critical analysis of both theoretical and empirical studies with regard to consumer ethics. Therefore, two streams of research were compared – the case of *specific unethical behaviour* (retail fraud, insurance fraud, counterfeiting, digital piracy, and other types of fraud) and *unethical behaviour in the wider context*. Unlike the first stream of research, the latter highlights the consumers' *beliefs* or *ethical perceptions* according to different personal or situational factors, laying less emphasis on the *consumer's decision-making process*.

The current study, given its main objective and the call for future research (De Bock & Kenhove, 2010)¹, aims at illustrating how the consumer intention of behaving unethically is outlining. In light of this, Fukukawa's (2002b) conceptual framework was chosen, which helps exploring the decision-making process and the role of factors that engage the consumer in an unethical behaviour. The first objective of the paper was to empirically test this model and then, to enrich it by adding a *moderating factor – techniques of neutralisation*. The model springs from a theoretical framework well-defined across the literature of consumer ethics. The first theory used was the *theory of planned behaviour* (TPB, Ajzen, 1985, 1991), to which, together with its core components (*attitude, social norms and perceived behavioural control*), the author of the reference model (Fukukawa, 2002b), adds a new factor: *perception of business unfairness*. Supplementary, to enrich the initial model the *theory of neutralisation* was used as well (Sykes & Matza, 1957).

¹ De Bock & Kenhove (2010) call for studying the transfer from ethical beliefs to intention and to unethical behaviour, respectively.

CHAPTER III

RESEARCH METHODOLOGY

As per the consumer ethics literature review, the next step describes the methodological direction used in order to go through with the proposed empirical research.

3.1. Research method

In order to analyse unethical consumer behaviour, the method of self-administered survey was chosen as a tool for data collection. First of all, it should be mentioned that the survey was punctual, and there was a single collection of data. The arguments for the punctual survey are diverse, beginning from financial or time restrictions to lack of contact details or other information about the chosen sample. Also, the *nature of the research topic* engages this type of technique since the sensitivity of the questions might make the respondent feel embarrassed and determine misleading answers, socially desirable respondings or even wrong replies. Thus, in order to have accurate information and to avoid some biased responses, the current study used projective techniques regarding indirect questioning based on scenarios.

3.2. The investigated population – Research sample

The context of the present research is the Romanian consumer. Although a national survey on the entire population would have been a great asset, various financial and time constraints led to narrowing the target population to citizens living in Cluj-Napoca. Hence, the investigated population consists of stable dwellers of Cluj-Napoca of at least 6 months and over 15 years of age.

Concerning the representativeness of the population of Cluj-Napoca compared to the urban population of Romania, due to the demographic situation in 2011 (the city of Cluj-Napoca is ranked first with a percentage of 1.62 % out of the total urban population in Romania) we are able to project the results for the entire country.

3.2.1. Sampling and distribution method

The sampling method is empirical, in which the sample is based on rational choices (Pop, 2004). This method was picked taking into account different aspects: cost, the administration of the questionnaire – the number and complexity of questions, time available and the lack of a sampling frame. The type of the sampling method considered most appropriate for the current study is **quota sample**. This method entails that the structure of the research sample to overlap with the structure of the population with regard to some preset (Plăiaş et al., 2008). To apply quota sampling, the current study makes use of *two variables* to determine the quotas: *gender* and *age* of the persons involved.

According to the sampling method described above, method where the surveyor is free to choose the sample – there is no need to calculate its actual volume. Therefore, the previous empirical research can be considered as benchmark in determining the sample size. In consumer ethics, sample size ranges from 250 to 500 persons involved, which means that the current study (with 413 validated questionnaires) is adequate to meet the purpose and the objectives set herein. As for age groups, although young people are more prone to tolerance in accepting unethical behaviour and adopting wrong actions, the current research covers all age groups > 15 years of age. This idea is supported by the main objective of the research which targets unethical behaviour in a wider context (for all age groups) and not just one that is specific to youngsters – like digital piracy.

3.2.2. Research instrument

The tool used in collecting data was the *questionnaire* that comprises five unethical behaviour scenarios, selected from *the typology of Muncy & Vitell (1992) – Consumer Ethics Scale (CES)*. These situations were adapted to Romanian context, however keeping the same message. For each scenario, the consumer answers the same set of 25 questions, together with 12 affirmations, placed at the end of the questionnaire – questions aiming at testing the consumers' honesty. These affirmations were taken from the social desirability scale (Paulhus, 1991), being expressed both positively and negatively. The first affirmation tests the consumer intention to engage himself in an unethical behaviour, and then there are questions corresponding to each factor affecting negative behaviour – *attitude, social*

norms, perceived behaviour control and corporate unfairness. The items 21-25 test five techniques of neutralisation and they are designed to identify to which extent the consumer's tendency to justify his wrong actions would influence subsequent involvement in an unethical behaviour. In terms of *measurement scale*, they follow the *seven Likert-type scale*, expressed as it follows: 1 (Strongly disagree) – 7 (Strongly agree). The last set of questions is those referring to demographic variables, and towards the end, the respondent is asked to provide his telephone number, used to validate the questionnaire and assessing the authenticity of his responses.

To avoid inconsistencies or other mistakes, the questionnaire was pretested on two groups of respondents – on the one hand, a small group of 4 research scholars, and on the other hand, 11 persons with similar characteristics as the sample (consumers living in Cluj-Napoca aging from 15 to 65 years). After this stage, the actual research was conducted over 3 weeks, from May 21 to June 10, 2012.

CHAPTER IV

THE RESULTS OF THE RESEARCH

The results of the research were structured in accordance with the objectives set for the current study. Firstly, the paper tried to *anticipate the intentions of the Romanian consumer* in engaging in an unethical behaviour, by making use of various statistical analyses. For that, all factors affecting unethical behaviour were analysed one by one, as well as their significance according to the context. The second objective of the research includes the *concept of neutralization* and its role in the *consumer's decision-making process*, when he is confronted with ethically questionable situations. A secondary purpose is also examining the social desirability effect amongst respondents and how these biased responding can influence the accuracy of the results. The structure of each factor and the testing of the proposed model was verified by using the **structure equation modelling (SEM)** via the statistical software **AMOS**.

All in all, it can be stated that the proposed conceptual model is confirmed almost entirely, except for one factor – *social norms*, whose influence on the consumer's intention of

adopting an unethical behaviour is insignificant. Thus, all hypotheses proposed are confirmed as follows: the first factor affecting the behavioural intention is the *favourable consumer attitude* towards the unethical behaviour; the second according to the significance is the *perception of corporate unfairness* and lastly, the *perceived behavioural control*. Moreover, these factors can change their predictive feature depending on the context. For some readily acceptable behaviours (online piracy), the role of the affecting factors is modified as compared to other serious unethical behaviour (shoplifting or other types of fraud).

There are higher chances for the consumer to engage in unethical behaviour when invoking reasons that might justify these wrong actions. Thus, the set of hypotheses referring to the *role of neutralisation techniques* in adopting a negative behaviour is confirmed entirely – the techniques used by consumers to excuse themselves have a positive, direct and moderating influence on behavioural intention.

Latest analyses conducted refer to the social desirability effect – the consumer's tendency to alter the reality of his answers. Results show that generally, consumers tend to state that they behave more ethically than they are in fact, which affects further research and the results of the current study.

The analysis of data, the presentation and the interpretation of the results led to a series of conclusions, general contributions and implications of the current research. Clearly, the study also has its limitations, conceptual and methodological ones – aspects which can take a positive connotation through future research.

CONCLUSION

In order to anticipate the consumer's unethical behaviour by means of significant factors, the proposed conceptual framework is confirmed partially in Romanian context.

The initial model of unethical behaviour was tested in a recent study in UK (Fukukawa & Ennew, 2010), which enables a comparative approach between British and Romanian

consumers. With regard to *neutralisation concept*, its involvement in the unethical consumer behaviour is not innovative. The moderating effect of these techniques represents, though, an element of novelty in consumer ethics, which means that the last three hypotheses cannot be discussed based on the specialised literature.

Concerning the factors affecting behavioural intention, one can notice that *social norms* are irrelevant in the context of Romanian consumers (H2), they do not consider peer pressure when they engage in unethical behaviour.

Amongst important factors that influence the consumer to act unethically the most relevant is *the favourable attitude* towards this behaviour (H1), result which comes against the study conducted in the UK (Fukukawa & Ennew, 2010). An argument for this result is that perceiving any benefit gained after behaving unethically determines the Romanian consumer to consider the negative behaviour as acceptable and to adopt it without taking into account the others' opinions.

In addition to the attitudinal beliefs, some situational factors are important in making the decision of engaging in unethical behaviour. When the consumer feels misled by the company with which he interacts, he tries to balance the unfairness with unethical response. Therefore, the negative perception on the company and on the relationship the customer has with it, triggers wrong actions. In Romanian context, the consumer's tendency to 'compensate' unfair corporate behaviour is confirmed herein. Thus, *the perceived corporate unfairness* was noticed as the second most important factor in determining unethical behaviour, result that confirms H4 hypothesis.

The perceived behavioural control also influences (in a direct and positive manner) unethical behaviour, but the causality relationship is less intense. In this respect, Romanian consumer might seem pretty brave in adopting a negative behaviour – committing ethically questionable deeds, without many moral obstacles or of any kind.

Although current study hovers around unethical behaviour in the wider context, it is worth mentioning that the influence of the determining factors may vary significantly from one situation to the other.

In this sense, two concrete cases were analysed: *shoplifting* and *digital piracy*, respectively. The results were as follows: the factor *perception of corporate unfairness* has a higher importance in determining intention of shoplifting. The high price charged by retailer can be an explanation – this being the reason why the consumer chooses to ‘appropriate’ the item without paying.

For online piracy this factor is almost irrelevant, however the perceived control affects more the behavioural engagement. Hence, both easy access and minimal risk of being sanctioned determines the consumer to pirate, considering this behaviour as genuine.

Last four hypotheses referring to the neutralisation concept (H5, H5a, H5c, and H5d) are also confirmed – the consumers' tendency to use different techniques for justifying wrong actions enhances causality relationships explained above. The more arguments Romanian consumer can find (both for himself and for the others) to ‘neutralise’/diminish the seriousness of his actions, the more entitled he feels to act wrongly.

A final issue addressed in the present study is a sensitive subject, almost impossible to avoid when doing research in consumer ethics (Fukukawa, 2002a) – *social desirability effect*. After several statistical analyses, it can be noticed that most of respondents answered socially desirable – not just a random tendency given the culture of Romanian consumer. He practices an “impression management” translated into “the respondents’ attempts to shape their answers purposefully to reflect the most positive social image” (Mick, 1996, p.107).

Biased responses from a social perspective, might largely affect the results of studies, in general, but also the significance of factors and/or relationships presented in different conceptual models. This remark brings into discussion a concept used in the field of unethical behaviour – “moral hypocrisy” (De Bock, 2012), which suggests that sometimes consumers are not as ethical in real life as they might seem in their statements.

GENERAL CONTRIBUTIONS OF THE CURRENT STUDY

As for the contributions that the present research brings to consumer ethics domain, they can be tackled from several points of view:

1. *Applying a conceptual model in the field of unethical behaviour in Romanian context*

Research on unethical consumer behaviour is poor in Romanian context. Only one study was identified in this respect (Al-Khatib et al., 2004) which is restricted to consumer ethical beliefs in Romania under the influence of different personal ideologies. Thus, as several authors suggested, (Vitell, 2003; Fukukawa & Ennew, 2010), the present study sought to examine the significance and impact of consumer perception on the decision to adopt unethical behaviour, using a predictive model of behavioural intention in ethically questionable situations.

2. *The role of moderating factor of the techniques of neutralisation in predicting behavioural intention of unethical behaviour*

The analysis of the influence of neutralisation techniques on unethical behaviour represents a gain for scientific research for at least two reasons: firstly, this concept has been studied in several areas, the majority belonging to sociology and psychology. Although some scholars had a relevant contribution to *the theory of neutralisation* in the specific literature in the field, many authors (Vitell, 2003; De Bock & Kenhove, 2011; De Bock, 2012) noticed that this concept is untapped enough, although has *a great potential* in explaining unethical consumer behaviour.

A second reason for which introducing the techniques of neutralisation represents a relevant contribution of the current study is *the empirical examination of these techniques*, very brief methodology in consumer ethics literature (most of the studies use *qualitative methods* or rather a theoretical approach). Nevertheless, to validate and to certify scales specific for the techniques of neutralisation (Barnes, 2007) still represents a dilemma and a challenge for future research.

3. *Testing socially desirable responses and their effect on the quality and accuracy of research results*

Social desirability is a provocative concept for scholars, and many prefer to ignore it, even though the desirable responses represent one of the widely spread cases when the respondents distort or offer biased answers (Mick, 1996). Despite the limitations imposed by the tendency of consumers to offer a positive image of the self, the current study chose to identify socially desirable responses and to analyse their role or effect in explaining the results.

4. *Using all age groups*

A final contribution refers to the extension of the research sample to all age groups, imposing only a limit of age > 15 years. This became an advantage since most studies in consumer ethics mainly use the students segment.

RESEARCH IMPLICATIONS

Unethical consumer behaviour – the core objective of this study presents two-sided implications: both for those actively involved – consumers, and for businesses, to whom they interact. In light of this, the implications of the current research can be grouped as below:

One relevant aspect of implications is the environment or the context where a certain negative behaviour is performed. For example, the opportunity created by the online environment through easy access and “free” availability of social networks leads customer to engage in unethical behaviour with no effort (Harris & Dumas, 2009).

Moreover, the piracy development at a high level in Romania offers behavioural legitimacy based on the grounds that “Everyone is doing it!”. These aspects suggest companies that supply music, movies, games or software to identify some education methods regarding intellectual property and the attempt to “break” the friendly and informal economy of digital piracy (Fukukawa, 2010).

Consumer negative behaviour is extremely complex, its ethical principles can be easily changed depending on the perceived benefits or the context where they are located. Behavior may be a deliberate (for example insurance fraud) or, on the contrary, an opportunist (shoplifting or receiving extra change). This supposes that organisations should understand the complexity of unethical consumer behaviour. For such an in-depth understanding any company needs to identify the relevant aspects regarding its relationship with customers:

- *Activity field* can challenge the adoption of unethical behavior - for example, financial institutions or insurance companies are more susceptible to consumer fraud. They feel betrayed by organisations due to their questionable practices, which make them react. This is why the technique of neutralisation “denying the victim” (DV) is one of the most widespread in the literature – in the minds of the consumer, the company “deserve their fate” (Barnes, 2007);
- *The company size* is also an issue mentioned by consumers. They blame multinationals that they exploit the consumer through different strategies, therefore, they see the damage to large companies as irrelevant, which entitles them to behave unethically and illegally (shoplifting);
- *Company-consumer relationship* is perhaps the most relevant aspect in encouraging or discouraging consumers to behave negatively. Consumers express their feelings of disappointment in the quality of the relationship with the company or with its employees, which entitles them to behave inadequately on their end. This means that institutional ethics dictate ethical nature of consumer behaviour.

In the context of customer relationship with the company, it should be noted that it is necessary for any organization, regardless of industry, to consider consumer perception on its global image, and on the questionable practices that corporations use. Thus, they should rethink correct and ethical strategies, and to communicate them to the client tactfully and efficiently.

LIMITATIONS AND FUTURE RESEARCH DIRECTIONS

The limitations of the present research are not omitted; on the contrary, as happens with any study, they can be constructive and appropriately used in future research directions. The limitations can be placed into two categories – conceptual and methodological.

Regarding *the conceptual limitations*, subject of ethics itself – extremely sensitive, leads to vulnerable and at times less honest answers from consumers. In this sense, the accuracy of responses is affected by the side effect of *social desirability*.

Regarding *methodological limitations*, the first aspect is fully linked to *the conceptual limitations*. In ethics or generally, when studying sensitive issues, it is recommended to use *scenarios*. These scenarios reflect hypothetical situations, which mean that the reality of consumer facts is questioned.

When using scenarios, *the small number of unethical situations* (for the current study - five scenarios) may lead to a problematic generalisation of the results. It should be mentioned that a large number of scenarios test the patience of the respondent, which means that the research instrument will be difficult to manage. This is also observed in the current research, as the last two scenarios (out of five) were treated more lightly by respondents.

Another *methodological limitation* is related to the *measurement scales of latent variables*. Some factors remain only with two items, after improving the model, which can provide an ambiguous picture of the results analysed using AMOS, a software that suggests measuring each construct of models with a minimum of 3 items (Byrne, 2010). In addition, behavioural intention is measured with a single item. This decision was taken since it would seem redundant to use more affirmation to find out if the consumer wants or not to behave improperly. However, if future research will use the same statistical program (AMOS), it is recommended to include more items for measuring behavioural intention.

The results presented in this paper that at times might seem contradictory if compared to other studies of the same nature, are not an inconvenience, but they rather suggest the need

for exploratory qualitative research to explain ethical beliefs, influencing factors and unethical behaviour of Romanian consumers.

Another future research direction could include *reviewing the negative corporate perception* as well as the *presence of other determining factors* such as “past experience”, which could have a relevant impact in anticipating unethical behaviour intention.

Regarding the *concept of neutralisation*, it is worth investing more time and effort for a differentiated study of the neutralisation techniques and the beliefs from which they originate. This requires a thorough exploratory study and repeat if necessary in stages and over time through longitudinal studies.

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