

**ETHICS OF FEMALE AND MALE CONSUMERS: CONCEPTUALIZATION,
REVIEW, AND RESEARCH AGENDA**

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ABSTRACT

This paper conceptualizes the relationship between gender and consumer ethics. It lays the theoretical foundations to study whether female consumers are more sensitive to ethical problems than male consumers. Specifically, this study conceptualizes the relationship between gender and consumer ethics using Muncy and Vitell questionnaire (MVQ). Based on the literature review this study hypothesizes that female consumers are more sensitive to ethical problems than males. In addition, based on past research this study concludes that the relationship between gender and ethics still needs to be explored using finer theories, representative samples, and better statistical analysis. The theoretical precepts presented in this paper can be used to develop better marketing strategies, policy formation, job assignments, and internal training.

INTRODUCTION

This study conceptualizes the relationship between gender and perceptions of ethical problems in marketing (consumer ethics). The study suggests that significant differences exist between female and male consumers in consumer ethics. A variety of research has examined the ethical orientation of women and men. Some of the research has found that females are more ethically sensitive (Chonko & Hunt, 1985), have higher ethical standards (Dawson, 1992), possess a higher level of cognitive moral development (Goolsby & Hunt, 1992), and are more sensitive to and less tolerant of unethical activities (Ameen, Guffey, & McMillan, 1996). One study found women to be more ethical than men on certain practices (Fritzsche, 1995). Hasty, Bellizzi, & Diaz (1997) used a sample of 259 White and Hispanic respondents to analyze the ethical perceptions of 14 questionable practices. Results indicate that women found the 14 questionable practices more unethical than did men. On the other hand, few studies have found no significant differences between females and males (e.g., Swaidan, Vitell, & Rawwas, 2003).

As discussed above, results of past research are somewhat inconsistent. Although most research has found that females are more sensitive to ethical issues than males, some research indicates that males reject questionable activities more than females, and other research has found an insignificant relationship between gender and ethics (e.g., Fraedrich, 1993). Some researchers did not find any significant difference between females and males in terms of rejecting questionable activities (Swaidan, Vitell, & Rawwas, 2003). In Crittenden, Crittenden, and Hawes's (1986) study of marketing students, no differences were found between gender and ethical standards. Consequently, because past research concerning gender has been inconsistent, this study lays the theoretical background to examine more clearly the relationship between

gender and perceptions of ethical activity.

Another problematic area of past research is the level of analysis. Many studies have investigated ethics in the marketplace by focusing primarily on the firm perspective and not the consumer perceptions. Bagozzi (1995) has emphasized that moral behavior is an aspect of relationship marketing that is in need of more attention. Past research emphasized that what we know about the consumers' ethical decision-making is still very limited (Vitell, Singhapakdi, & Thomas, 2001). In short, relatively few studies have examined consumer ethics in the marketplace. Yet, consumers are the most important component of the business process. Ignoring consumer ethics in research may result in the development of faulty marketing strategies because all aspects of marketing strategy (product, price, promotion, and place) are developed to satisfy consumers' needs and wants. To help correct this problem, this research is focused on the consumers' perceptions of ethics.

A final potential problem of past research has been the use of convenient samples consisting primarily of students. For example, Swaidan, Rawwas, and Al-Khatib (2004) used an African American sample that was collected from a historically black university. The convenient samples impede the generalizability of the findings of these studies. The use of students as surrogates, although appealing, has received wide criticism because of evidence that students are not adequate substitutes for the target population (Lamb & Stem, 1979). However, empirical comparisons of responses by students and the general population (Enis, Cox, & Stafford, 1972) have been inconsistent. A recent empirical study by Bergmann and Grahn (1997) found that students could be surrogates for general population representatives with similar characteristics. Some researchers claimed that students who are working adults (non-traditional students) could make representative samples. For example, Nonis and Swift (2001) mentioned the fact that over 84% of their sample was employed (part or full-time) demonstrates that the sample was, in fact, appropriate. Future research in this area should avoid student samples to improve the generalizability of gender research. To aid with the generalizability of the findings, this paper suggests the use of samples that are more representative of consumers.

The focus of this study is to conceptualize the relationship between the ethical beliefs of women and men in the United States regarding 26 consumption-questionable marketing practices. Four hypotheses are suggested where gender is the independent variable and consumer ethics are the dependent variables. ANOVA could be used to test the relationships between the independent and dependent variables after collecting the necessary data.

LITERATURE REVIEW AND HYPOTHESES

A large body of literature has developed concerning ethics in the marketplace; however, much of this research has focused primarily on the seller side of the buyer-seller dyad. Murphy and Laczniak (1981), after reviewing research in marketing ethics, concluded that the vast majority of studies have examined ethics as they relate to business or marketing situations, while only 5% examined ethics in consumer situations. This disparity in the marketing ethics literature has changed only a little since their initial review. For example, Vitell, Singhapakdi, and Thomas (2001) said that what we know about consumer ethics is still very limited. This is due to the inadequate attention devoted to examining ethical issues in the marketplace from the perspective of consumers. Yet, consumers are major participants in the business process, and ignoring them

in ethics research may result in an incomplete understanding of that process because all aspects of consumer behavior (e.g., the acquisition, use, and disposition of goods) tend to have an integral ethical component.

Muncy and Vitell (1992) developed a consumer ethics model that examines the extent to which consumers believe that certain questionable behaviors are either ethical or unethical. The original study was followed by a number of related studies, including many cross cultural ones, by various authors using the original Muncy-Vitell questionnaire (MVQ) (e.g., Al-Khatib, Vitell, & Rawwas, 1997; Erffmeyer, Keillor, & LeClair, 1999; Kenhove, Vermeir, & Veniers, 2001; Rawwas, 1996; Rawwas, 2001; Rawwas, Vitell, & Al-Khatib, 1994). The MVQ is categorized along four dimensions (Muncy & Vitell, 1992). The first dimension is “benefiting from illegal activities”; the second dimension is “benefiting from questionable activities”; the third dimension is “passively benefiting from questionable activities”; and the fourth dimension is “no harm/indirect harm questionable activities.” This paper will discuss these dimensions in detail under the suggested methodology section. Rawwas, Swaidan, and Oyman (2005) used the MVQ to compare the ethical beliefs of American and Turkish consumers. A sample of 376 subjects that consisted of American (n = 188) and Turkish consumers (n = 199) was used to distinguish the ethical beliefs and practices of the two samples. Swaidan, Rawwas, and Al-Khatib (2004) also utilized the MVQ to explore the ethical beliefs of African American students. Their findings suggest that consumers who score higher on the idealism scale and lower on the relativism scale were more likely to reject questionable activities.

On average, females expressed more willingness to reject questionable activities than males. Levin, Dato-on and Rhee (2004) used the MVQ to determine the ethical attitudes of college students toward downloading music without paying as well as their attitudes toward record companies and recording artists. The findings suggest that respondents who download music from the Internet differ from those who do not download in that down loaders have less of an ethical concern, indicating a greater willingness to endorse ethically questionable acts, and that down loaders are more likely to believe that downloading files does not harm the company or the artists. Swaidan, Vitell, and Rawwas (2003) used MVQ to explore the ethical beliefs of African American consumers. Results confirmed that consumers who score high on the idealism scale are more likely to reject questionable activities. Gender had no significant relationship on consumers' ethical orientation in their study. Polonsky, Brito, Pinto, and Higgs-Kleyn (2001) used the MVQ to examine whether there are differences between northern and southern European Union consumers' perceptions of ethical consumer behavior. The study sampled 962 university students across four northern EU countries (Germany, Denmark, Scotland, and Netherlands) and four southern EU countries (Portugal, Spain, Italy, Greece). Finally, Rawwas (2001) used the MVQ to compare the ethical beliefs (ethical judgments) of consumers from eight countries (i.e., United States, Ireland, Austria, Egypt, Lebanon, Hong Kong, Indonesia, and Australia).

Research also indicates that gender may play a part in consumer ethics. Ford and Richardson (1994) declared that gender was researched in more empirical studies than any other individual factor. Vitell (2003) concluded that gender was linked by more than one study to ethical beliefs, but still needs further study. Rawwas (1996), using an Austrian sample, proved that females are more likely to find questionable activities unethical. Beltramini, Peterson, and Kozmetsky (1984) established that female students were more concerned with ethical issues than male students

were. Kelley, Ferrell, and Skinner (1990) reported that female researchers rated their behavior as more ethical than their male counterparts. Singhapakdi (2004) proved that male American students tend to be less ethical in their intentions than female students. Chonko and Hunt (1985) confirmed that female managers noticed more ethical problems than did males. Ferrell and Skinner (1988) substantiated that female marketing researchers exhibit higher levels of ethical behavior. Jones and Gautschi (1988) reported that females are less likely to be loyal to their company in an ethically questionable environment. Ruegger and King (1992) ascertained that female business students tend to be more ethical than male business students in their evaluation of different hypothetical business situations. Malinowski and Berger (1996) said that females responded more ethically than males. Loe and Weeks (2000) revealed that females have higher levels of moral reasoning than their male counterparts. Whipple and Swords (1992) provided evidence that females are more critical of ethical issues than their male counterparts. Ang, Cheng, Lim, and Tambyah (2001) demonstrated that males were more likely to have favorable attitudes towards piracy. Vitell, Lumpkin, and Rawwas (1991) validated that female “senior citizen” consumers were generally more ethical than their male counterparts. Franke, Crown, and Spake (1997) after meta-analyzing data from more than 20,000 respondents in 66 samples concluded that women are more likely than men to perceive business practices as unethical. Based on these compelling findings we suggest the following four hypotheses along the four dimensions of MVQ:

Hypothesis 1: Female consumers will be less tolerant of illegal questionable consumer activities than their male counterparts.

Hypothesis 2: Female consumers will be less tolerant of active questionable consumer activities than their male counterparts.

Hypothesis 3: Female consumers will be less tolerant of passive questionable consumer activities than their male counterparts.

Hypothesis 4: Female consumers will be less tolerant of no harm questionable consumer activities than their male counterparts.

SUGGESTED METHODOLOGY

SAMPLE

To test the stated hypotheses, it is suggested that a sample of respondents be selected to represent the typical consumer. Past research has relied heavily on convenient samples of students. Consequently, this paper suggests that a more representative sample be selected to improve generalizability of results. The size of the suggested sample should be around 1000 consumers.

MEASUREMENT OF CONSTRUCTS

A one-page survey will be administered to respondents. The instrument consists of two major parts. The first section measures consumer ethics along the four dimensions using the Muncy and Vitell (1992) scale (i.e., illegal, active, passive, and no harm) (see Appendix 1). The second part of the survey measures the demographics of the participants.

MVQ will be used to measure consumers' beliefs regarding 26 statements that have potential ethical implications. This questionnaire, developed by Muncy and Vitell (1992), has since been used and validated by various studies (e.g., Al-Khatib, Vitell, & Rawwas, 1997; Erffmeyer, Keillor, & LeClair, 1999; Kenhove, Vermeir, & Verniers, 2001; Rawwas, 1996; Rawwas, Vitell, & Al-Khatib, 1994; and Vitell & Muncy, 1992). The 26 statements have been derived to cover the domain of ethical judgments faced by consumers (Vitell & Muncy, 1992). It is confirmed that MVQ is a good measurement scale because it covers ethical behaviors in a wide variety of situations (Chan, Wong, & Leung, 1998). Responses to MVQ statements were coded so that a high score indicates high ethical beliefs and low score indicates low ethical beliefs. A five-point Likert scale with descriptive anchors ranging from "strongly believe that it is NOT wrong" (coded 1), to "strongly believe that it is wrong" (coded 5) is used. The MVQ is categorized along four dimensions (Muncy & Vitell, 1992). The first dimension is "benefiting from illegal activities" (ILLEGAL). Actions in this dimension are initiated by consumers and are either illegal or likely to be perceived as illegal by most consumers (Vitell & Muncy, 1992). An example of an ILLEGAL item is "Changing price tags on merchandise in a store." The second dimension, "benefiting from questionable activities" (ACTIVE), is also one where the consumer initiates the action. While, these actions are not as likely to be perceived as illegal, they are still morally questionable (Al-Khatib, Vitell, & Rawwas, 1997). An item that exemplifies ACTIVE is "Stretching the truth on an income tax return." The third dimension, "passively benefiting from questionable activities" (PASV), is one where consumers benefit from sellers' mistakes rather than their own actions (Kenhove, Vermeir, & Verniers, 2001). An item that denotes PASV is "Getting too much change and not saying anything." Finally, the fourth dimension is "no harm/indirect harm questionable activities" (NOHARM). These are actions that most consumers perceive as not resulting in any harm and, therefore, many consumers perceive them as acceptable actions (Erffmeyer, Keillor, & LeClair, 1999). An item that stands for NOHARM is "Copying and using computer software that you did not buy." Past Cronbach alpha coefficients for the ILLEGAL, ACTIVE, PASV, and NOHARM suggest that these dimensions are internally consistent.

IMPLICATIONS

If the hypotheses developed are supported by data analysis, several implications for marketing managers will be indicated. Because females would be more sensitive to ethical problems than males, firms would have to deal with females in a straightforward manner. The marketing policies would need to be clearly stated and closely followed when dealing with female consumers. Male consumers may expect more concessions and less strictly enforced policies. Male consumers would tend to justify the flexibility in policy by applying characteristics of the circumstances, thus, reflecting a more relativistic leaning. Employees who interface with customers would need training in dealing with the ethical differences between females and males.

While generalizing the hypotheses of this paper beyond consumer-firm relationships may be problematic, there is a high probability that firm-employee relationships would follow the same pattern. Females would expect clear, consistently followed policies while males would expect flexibility in policies based on situational circumstances. Consequently, policy formation and implementation would need to consider the different philosophies of females and males are.

Firms must realize that females may be more sensitive to questionable ethical practices than males. While all dealings with customers must be ethical, perceptions of female customers may be quite different from male customers' perceptions concerning how ethical certain practices may be. Many marketing activities are clearly illegal or unethical, but others are not so clear-cut. More females than males tend to consider the questionable practices to be unethical (Kelley, Ferrell, & Skinner, 1990; Loe & Weeks, 2000; Rawwas, 1996; Singhapakdi, 2004). Therefore, firms should tend toward the side of caution and avoid any practice that may have any hint of unethical problems. Though firms have many male customers who could be more tolerant of questionable practices, it would be wise to formulate and implement practices that will satisfy the stringent ethical expectations of female customers. It is best to implement policies that will be perceived as ethical by the most demanding customers.

It is reasonable that the ethical expectations of females would be evident in many firm-employee interactions. In response, all actions taken by a firm should be devoid of any hint of unethical characteristics. In addition, all employees should be trained to understand the differences between the ethical expectations and moral philosophy of females and males. Understanding the ethical expectations of females and males will aid in smoother interactions within the firm. Companies may want to use ethically sensitive employees in jobs that need higher ethical standards. Employees that are more sensitive can be used as leading examples for less sensitive employees. In addition, employees who are more sensitive to ethical issues can be used in coaching and development of other employees who are less sensitive to ethical issues.

Current study has implications for job assignments. In customer relations and in employee-firm relations, females may relate better to females and males to males in situations where ethical issues are present. It would be reasonable to assume that people who are closer in perceptions of ethics would relate better to each other. Companies that deal with consumers that are less sensitive to ethical issues need to boost their security measures to curb the unethical practices of their consumers.

The primary limitation of the proposed hypotheses is the generalizability to other areas. Hypotheses 1–4 pertaining to tolerance to questionable ethical practices in marketing would apply primarily to firm-consumer actions. Generalization of these hypotheses beyond the scope of the measure could be problematic.

CONCLUSION

This research conceptualizes the relationship between gender and consumer ethics. Gender is the independent variable and consumer ethics is the dependent variable. Based on past research this study concludes that the relationship between gender and ethics needs to be explored using finer theories, representative samples, and better statistical analysis. This study hypothesizes that females will reject questionable activities more than males. These hypotheses are important for marketing managers. Marketing managers could use these hypotheses to develop better strategies to handle their consumers (males versus females), for recruitment, job assignments, and job training. It seems that females could handle jobs that require ethical sensitivity more than men. Based on past research it appears that men need more training on ethical issues than females. In addition, it seems that female consumers will be more sensitive to ethical problems than their male counterparts.

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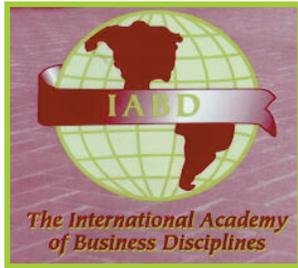
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APPENDIX A: VITELL QUESTIONNAIRE (MVQ) ITEMS

| Appendix 1: List of Muncy-Vitell Questionnaire (MVQ) Items |
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| I. MVQ-Illegal Activities (LEGAL) |
| <ol style="list-style-type: none"> 1. Returning damaged merchandise when the damage is your own fault. 2. Changing price tags on merchandise in a retail store. 3. Reporting a lost item as “stolen” to an insurance company in order to collect the money. 4. Using a long distance access code that does not belong to you. 5. Drinking a can of soda in a supermarket without paying for it. 6. Giving misleading price information to a clerk for a nonpriced item. |
| II. MVQ-Active (ACTIVE) |
| <ol style="list-style-type: none"> 1. Using an expired coupon for merchandise. 2. Observing someone shoplifting and ignoring it. 3. Breaking a bottle of salad dressing in a supermarket and doing nothing about it. 4. Stretching the truth on an income tax return. 5. Not telling the truth when negotiating the price of a new automobile. 6. Using coupon for merchandise that you did not buy. 7. Returning merchandise to a store by claiming that it was a gift when it was not. |
| III. MVQ-Passive (PASV) |
| <ol style="list-style-type: none"> 1. Saying nothing when the waitress miscalculates the bill in your favor. 2. Getting too much change and not saying anything. 3. Not informing the cashier about an unscanned item placed in the grocery bag. 4. Getting more food than you paid for at a fast-food restaurant and not informing the cashier. 5. Moving into a new residence and using a preexisting cable service that has not been purchased. 6. Lying about a child’s age in order to get a lower price. |
| IV. MVQ-No Harm (NOHARM) |
| <ol style="list-style-type: none"> 1. Returning merchandise after trying it and not liking it. 2. Tasting grapes in a supermarket and not buying any. 3. Spending over an hour trying on different clothes and not purchasing any. 4. Taking an ashtray or other “souvenir” from a hotel or restaurant. 5. Taping a movie off the television. 6. Recording an album instead of buying it. 7. Using computer software or games that you did not buy. |
| <p><i>NOTE:</i> The responses for the four ethics scales’ items are: 1=strongly believe it is not wrong, 2=believe it is not wrong, 3=undecided, 4=believe it is wrong, 5=strongly believe it is wrong.</p> |



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