

Consumer Ethical Beliefs and Personality Traits: An Exploratory Analysis

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ABSTRACT. The present study examines the relationships between consumers' ethical beliefs and personality traits. Based on a survey of 295 undergraduate business students, the authors found that individuals with high needs for autonomy, innovation, and aggression, as well as individuals with a high propensity for taking risks tend to have "less ethical" beliefs concerning possible consumer actions. Individuals with a high need for social desirability and individuals with a strong problem solving coping style tend to have "more ethical" beliefs concerning possible consumer actions. The needs for achievement, affiliation, complexity and an emotion solving coping style were not significantly correlated with consumer ethical beliefs.

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Consumer behavior has been defined as the acquisition, use and disposition of goods and services by ultimate consumers (Holbrook, 1981). This acquisition, consumption and disposition of both products and services often involves situations that have ethical content (Vitell *et al.*, 1991). Thus, ethics is integrally involved with all aspects of consumer behavior. A decade ago, Murphy and Laczniak (1981) after reviewing the research in marketing ethics, concluded that the majority of studies had examined ethics as they relate to business or marketing situations while only 5% examined ethics related to consumer situations. This has changed little in the last decade as few studies have examined the consumer's ethical beliefs (e.g., Vitell *et al.*, 1991; Muncy and Vitell, 1992).

Additionally, theories in marketing ethics have postulated that individual ethical decision making differs based on the personal characteristics of the decision maker (e.g., Hunt and Vitell, 1986, 1992; Ferrell and Gresham, 1985). Although studies in consumer behavior and ethics have found individual decision making to be influenced by personality traits, virtually no studies have examined the relation between various personality variables and the consumer's ethical judgments. The present study attempts to fill the gap in the literature by exploring the relationships between selected components of a consumer's personality and ethical beliefs.

Literature review

Various streams of research exist pertaining to consumer ethics. Several studies have empirically examined "unethical" consumer behavior such as shoplifting (e.g., Moschis and Powell, 1986). These studies have looked at only a specific component of "unethical" behavior. Other studies have examined

the perceptions of consumers regarding several consumer and business practices (e.g., DePaulo, 1986). These studies have typically found that there exists a "double standard" when it comes to what consumers perceive to be acceptable consumer behavior and what they believe to be acceptable business practices. Another major stream of research involving consumer ethics is studies attempting to examine consumer attitudes relative to a variety of potentially unethical situations (e.g., Wilkes, 1978; Muncy and Vitell, 1992; Vitell *et al.*, 1991). The present study is closely related to this final stream of research in that it examines the ethical beliefs of consumers regarding questionable consumer practices.

Wilkes (1978) identified 15 frequently encountered fraudulent situations in retailing. Based on a sample of 290 consumers, he noted that consumers found some fraudulent behaviors to be more objectionable than others. He also asked respondents about the appropriate action for management. The majority of respondents preferred preventive measures on the part of retailers rather than confrontation. Wilkes provided two possible reasons for consumer dishonesty — "business deserves it" and "non-criminal perception." That is, consumers tended to resort to fraudulent behavior either in order to get even for the perceived deceptive marketing practices of business, or because of a perception that as long as the fraudulent behavior does not physically harm anybody it is acceptable.

Vitell *et al.* (1991) have examined the ethical beliefs of elderly consumers. More specifically, they studied the relationship between Machiavellianism, ethical ideology and the ethical beliefs of elderly consumers. Contrary to their expectations, they found elderly consumers to be more Machiavellian than younger ones. In terms of ethical ideology or perspective, the study showed that although a majority of elderly consumers seemed to be idealistic, a significant segment believe that ethics are a matter of personal feelings. Finally, the study found that elderly consumers strongly believed that most of the consumer behavior items included in the questionnaire were wrong. In their study, the elderly consumer's ethical beliefs were measured using a "consumer ethics" scale developed by Muncy and Vitell (1992).

The use of personality traits in predicting or

understanding consumer behavior is widespread with several dozen studies having examined the effects of personality factors on consumer behavior in general (e.g., Kassarian, 1991). Wilson *et al.* (1971) correlated personality traits with segmentation variables, Fry (1971) and Ahmed (1972) with cigarette smoking, and Worthing *et al.* (1971, 1973) with a variety of consumer products. Mathews *et al.* (1971) correlated various personality traits with perceived risk. More recently Andreasen and Belk (1980) examined the personality predictors of consumers attending performing arts performances, Cox and Bauer (1984) studied the relation between self-confidence and the ease with which one is persuaded, and Morganosky and Buckley (1987) analyzed the characteristics of those individuals who are more likely to engage in complaining behavior.

There has been a growing interest in personality influences on consumer research (Albanese, 1990). A complete review of the effects of personality traits on consumer behavior would be beyond the scope of this study. However, interested readers can refer to Kassarian (1991) for an extensive review of personality trait studies in consumer research.

Several theories in ethics have recognized the influence of personal characteristics in ethical decision making. The major theories in ethics that have been proposed suggest that an individual's personality traits influence ethical decision making (Ferrell and Gresham, 1985; Hunt and Vitell, 1986, 1992; Mayo and Marks, 1991).

Ferrell and Gresham (1985) proposed a contingency framework for understanding ethical decision making in marketing. According to their theory, the individual's ethical/unethical decision making is determined by individual factors, significant others in the organizations, and opportunity for action. Although not mentioned explicitly by Ferrell and Gresham, personality traits would be an integral part of the individual factors that can potentially affect ethical/unethical decision making. Hunt and Vitell (1986, 1992) proposed a general theory of marketing ethics. This theory deals with situations where an individual is confronted by a problem perceived to have ethical content. The theory postulates that an individual's personal characteristics along with industry environment, organizational environment and professional environment affect how the ethical situation is perceived, perceived alternatives, per-

ceived consequences, deontological norms, probabilities of consequences, desirability of consequences and the importance of stakeholders.

Marks and Mayo (1991), using the Hunt and Vitell (1986) model of marketing ethics, attempted to explain how consumers resolve ethical dilemmas. They developed a scenario that involved a consumer ethical dilemma, and, based on a survey of marketing students, they found that consumers do encounter ethical dilemmas and tend to resolve these by promoting their own self-interest. In a related study, Munch *et al.* (1991) discussed the role of personality in consumers ethical decision making. They suggested that understanding the consumer personalities would help in understanding their process for resolving ethical dilemmas.

Based on the above reviews of the research in consumer behavior and ethics, we propose that:

Proposition: A consumer's ethical beliefs/actions will be influenced by the personality traits of that individual.

However, since the magnitude and direction of this influence is not yet clear, this study will explore these interrelationships of personality traits on a consumer's ethical beliefs.

The present study goes beyond previous research by examining the interrelationships between individual personality traits and consumer ethical beliefs. Although certain types of unethical behavior have been examined in relation to demographics (e.g., Jolson, 1973), no study has examined the interrelationships between individual personality traits and a consumer's ethical beliefs.

Methodology

Sample

A self-administered questionnaire was completed by 295 undergraduate business students in a major southeastern (U.S.) university. Students were allowed to complete the questionnaire outside the classroom due to the length of the questionnaire, and they received extra credit as an incentive.

A majority (58%) of the sample was male, with 41% of the sample majoring in marketing followed by general business (28%), management (8.5%), accountancy (5.4%), finance (4.4%) and journalism

(3.1%). Thirty-five percent of the sample had a GPA over 3.0 and 66% of the sample were seniors, the remainder were juniors.

According to Ferber (1977), a student sample is considered valid for research under two circumstances: (1) if the study is essentially exploratory in nature and (2) if the items on the measurement scale are relevant to respondents who answer them. The reason for selecting students for this study is that the two conditions that make a student sample acceptable have been met; this study is an exploratory analysis and the constructs measured (e.g., personality traits and a consumer's ethical beliefs) are relevant to students.

Measurement of constructs

Selected personality variables were measured by administering scales developed through previous research. Specifically, the Jackson Personality Research Form E was used to measure most of the personality variables tested. The needs for autonomy, aggressiveness, social desirability, affiliation, achievement, complexity, innovation and risk propensity were all measured using this Form (Jackson, 1984). Problem-focused and emotion-focused coping styles were measured using the modified scale of Folkman and Lazarus (Scherer *et al.*, 1988).

Consumer ethical beliefs were measured using the consumer ethics scale developed by Muncy and Vitell (1992). This scale contains various consumer situations having potentially ethical implications. Responses to these situations were rated on a five point scale with 1 indicating "definitely believe it is wrong" and 5 indicating "definitely believe it is *not* wrong."

Principal components factor analysis with a varimax rotation was performed to identify the dimensions of the consumer ethics scale. Four dimensions were identified as can be seen in Table I. This four factor structure is consistent with the studies of Muncy and Vitell (1992) and Vitell *et al.* (1991). The four dimensions of the consumer ethics scale, as labeled by Muncy and Vitell, are "actively benefitting from an illegal activity," "passively benefitting at the expense of others," "actively benefitting from a questionable, but not necessarily illegal, action" and "no harm/no foul." As seen in Table II, the coeffi-

TABLE I
Factor analysis of consumer ethics scale

Dimension and items	Factor loading
I. Actively benefitting from illegal activity	
Drinking a can of soda in a super-market without paying for it.	0.83
Using a long distance access code that does not belong to you.	0.81
Giving misleading price information to a clerk for an unpriced item.	0.82
Reporting a lost item as "stolen" to an insurance company in order to collect the money.	0.69
Changing price-tags on merchandise in a retail store.	0.74
II. Passively benefitting at expense of others	
Not saying anything when the waitress miscalculates the bill in your favor.	0.80
Getting too much change and not saying anything.	0.84
Lying about a child's age in order to get a lower price.	0.54
Moving into a new residence and finding that the cable TV is still hooked up, and using it rather than signing up and paying for it.	0.52
III. Actively benefitting from questionable action	
Stretching the truth on an income tax return.	0.58
Using a coupon for merchandise you did not buy.	0.77
Using an expired coupon for merchandise.	0.78
Not telling truth when negotiating the price of a new automobile.	0.70
IV. No harm/no foul	
Taping a movie from the television.	0.77
Returning merchandise after trying it and not liking it.	0.80
Recording an album instead of buying it.	0.78
Using computer software or games that you did not buy.	0.72
Spending over an hour trying on different dresses and not buying any.	0.61

TABLE II
Means, standard deviations, and internal consistency

(1) Personality Characteristic	Mean	SD	Reliability
1. Need for achievement	7.19	2.06	0.41
2. Need for affiliation	8.01	2.67	0.71
3. Need for autonomy	4.48	2.31	0.57
4. Need for social desirability	7.83	2.34	0.58
5. Need for aggression	7.11	2.45	0.54
6. Need for complexity	8.74	3.13	0.60
7. Need for innovation	12.10	4.42	0.80
8. Risk propensity	10.21	4.24	0.77
9. Problem solving	28.89	4.50	0.70
10. Emotion solving	23.78	5.14	0.73
(2) Dimension of Consumer Ethics Scale			
1. Actively benefitting from an illegal activity	1.76	1.03	0.88
2. Passively benefitting at the expense of others	2.66	1.16	0.82
3. Actively benefitting from a questionable action	2.61	1.19	0.81
4. No harm/no foul	4.01	1.20	0.83

Note: Reliability coefficients for the personality scales were computed using the Kuder-Richardson-20 formula. (N = 295)

cient alphas of the individual factors were found to be higher in this study than for that of Vitell *et al.* (1991), thus providing strong support or the internal consistency of the consumer ethics scale.

Table II also shows the descriptive statistics pertaining to all of the measures used in this study. As can be seen, all except one of the scales have a reliability of 0.50 or better. The need for autonomy scale has a reliability of only 0.41, which makes its use questionable. However, since the reliability of this scale has been established by previous research, it was included in subsequent analyses in this study (i.e., Vitell *et al.*, 1990).

Respondents overwhelmingly believe that "actively benefitting from an illegal activity" was wrong since the group mean was 1.76. The dimension, "passively benefitting at the expense of others" had a group mean of 2.66 indicating that, while respondents believed that these activities were unethical, they did

not believe this as strongly as they did about the activities in the first dimension. The third dimension of this scale, "actively benefitting from a questionable action," had a group mean of 2.61 indicating that respondents strongly believed that these activities were unethical too, and to about the same degree as for the second dimension. Finally, the "no harm/no foul" dimension had a group mean of 4.01 indicating that a majority of respondents believed that the activities in this dimension were "not wrong."

Statistical analyses

Using summated scores on the various personality trait constructs, and the summated scores for the four dimensions of the consumer ethics scale, two statistical techniques were used to explore the interrelationships between an individual's personality traits and consumer ethical beliefs: (1) univariate correlation analysis to examine the basic association between each personality trait and each dimension of the consumer ethics scale and (2) a canonical

correlation of the four consumer ethical belief dimensions versus the personality traits. These analyses provided a complete exploration of univariate and multivariate relationships among the data.

Results and discussion

Overall, a total of fourteen of the forty personality traits and consumer ethics pairs had significant relationships. Although not substantial, these findings suggest that there are significant interrelationships between a consumer's ethical beliefs and personality traits. Table III presents these univariate correlations.

The need for autonomy was strongly and positively correlated with "actively benefitting from an illegal activity." The dimension of "actively benefitting from a questionable action" also had a significant positive association with the need for autonomy. Since both these dimensions involve "active" behavior, it may be possible to conclude that individuals with a high need for autonomy are more likely to believe these are acceptable consumer

TABLE III
Correlations of consumer ethics scale and personality traits

Personality traits	Consumer ethics scale			
	Actively benefitting from an illegal action	Passively benefitting at expense of others	Actively benefitting from a questionable action	No harm/no foul
Need for achievement	-0.054	-0.077	-0.024	0.056
Need for affiliation	-0.088	0.018	0.023	0.087
Need for autonomy	0.141*	0.064	0.127*	-0.019
Need for complexity	0.009	-0.021	0.030	0.002
Risk propensity	0.154**	0.168**	0.231**	0.140*
Need for social desirability	-0.192**	-0.085	-0.072	-0.010
Need for innovation	0.008	0.083	0.139*	0.088
Problem solving	-0.126*	0.005	-0.037	0.205**
Emotion solving	0.068	0.072	0.012	-0.076
Need for aggression	0.055	0.185**	0.115*	0.143**

* $p < 0.05$

** $p < 0.01$

actions. An individual with a high need for autonomy tends to do what pleases him/her regardless of rules or conventions. Additionally, an individual with a high need for autonomy can be characterized by descriptions such as "defies authority," or "refuses to be tied down." Thus, the present study suggests that individuals with a higher need for autonomy are more likely to believe that doing something "questionable" or even "illegal" is *not* wrong than are individuals with a lower need for autonomy.

The need for social desirability was negatively correlated with "actively benefitting from an illegal activity." An individual with a high need for social desirability will avoid situations where he/she is not seen as socially responsible, will avoid conflicts and will attempt to do what society thinks is appropriate. This description is consistent with the findings of our study. That is, individuals who have a low need for social desirability tend to be more likely to believe that "illegal" consumer actions are *not* wrong than those who have a high need for social desirability.

A need for innovation was found to be positively related with "actively benefitting from a questionable action." This suggests that individuals with a high need for innovation tend to believe in actively benefitting from a questionable action. This finding makes sense when one notices a strong positive relationship between the need for innovation and risk propensity, suggesting that individuals with high needs for innovation also tend to have a high risk propensity. Also, individuals with a high need for innovation are more likely to "break rules" in order to achieve their goals than individuals with a low need for innovation. This is consistent with the findings of the present study. Thus, it is reasonable to conclude that individuals with a high need for innovation tend to be more likely to believe that "questionable" consumer actions are *not* wrong than those who have a low need for innovation.

The need for aggression was found to be positively correlated with three of the dimensions of the consumer ethics scale: (1) "passively benefitting at the expense of others," (2) "actively benefitting from a questionable action" and (3) "no harm/no foul." These relationships suggest that individuals with a high need for aggression tend to strongly believe that there is nothing wrong in all of these activities. They only seem to believe that "actively benefitting from

illegal actions" is wrong. This finding is consistent with the description of an aggressive individual, which is one who is more likely to act and speak in an assertive manner and achieve goals by any means including force. Based on these findings one can conclude that individuals with a high need for aggression tend to be more likely to believe that a variety of questionable consumer actions are *not* wrong than are individuals with a low need for aggression.

A problem solving coping style was found to have a negative correlation with "actively benefitting from an illegal activity" and a positive correlation with "no harm/no foul." This suggests that individuals who use a problem solving coping style tend to believe that it is wrong to actively benefit from an illegal action, but that the "no harm/no foul" actions are acceptable. Individuals with a problem solving coping style tend to use analytical and rational thinking, seeking positive outcomes. An individual using a problem solving coping style considers not only the nature of the action but also the potential consequences of actions. Thus, a person using a problem solving coping style may be less likely to act in a way that would harm anyone. Our findings are consistent with previous research pertaining to coping styles, where it was found that individuals with a high problem solving coping style tended to be more socially responsive (Folkman, 1984; Vitell *et al.*, 1989). The finding that suggests that individuals with high problem solving coping styles appear to believe that there is nothing wrong with "no harm/no foul" behaviors may be attributed to the fact that, since these behaviors are generally considered more acceptable, they are not perceived as involving ethical issues at all. Future research should further explore this issue, however.

Risk propensity was found to have a significant positive relationship with all the dimensions of the consumer ethics scale. This suggests that individuals with a high risk propensity tend to strongly believe in benefitting from both illegal and questionable actions more so than individuals with a low risk propensity. This finding is consistent with the research of Vitell *et al.* (1989). They found that individuals with a high propensity to take risks are more willing to take a position that is less socially desirable or morally questionable.

The need for achievement, the need for affilia-

tion, the need for complexity and an emotion solving copies style were not significantly correlated with any of the dimensions of the consumer ethics scale. These personality traits do not appear to influence a consumer's ethical beliefs.

Table IV shows the results of the canonical correlation analysis. The meanings of each function can be described by examining the items with the highest canonical coefficients in each of the two variable sets. All the functions are interpretable, and build an even stronger case for the specific relationships between the consumer ethical beliefs dimensions and the personality traits just discussed, while also suggesting some subtleties of these associations.

The dimensions of the consumer ethics scale that were correlated with the first canonical variate were "passively benefitting at the expense of others"

(0.658), "actively benefitting from a questionable action" (0.585) and "no harm/no foul" (0.827). Among the personality traits, the need for aggression (0.645) and risk propensity (0.646) were correlated with the first canonical variate. This first pair of canonical variates indicates that those who are more likely to believe in "passively benefitting at the expense of others," "actively benefitting from a questionable action" and "no harm/no foul" also tend to have a high risk propensity and a high need for aggression. This relationship is theoretically plausible; as was discussed earlier, individuals who take greater risks and who are more aggressive tend to "break rules" to achieve goals.

The second canonical variate in the consumer ethics set was composed of "actively benefitting from an illegal action" (-0.877), "actively benefitting from

TABLE IV
Canonical correlation results: consumer ethics state versus personality traits

	1		2		3	
	Correlation	Coefficient	Correlation	Coefficient	Correlation	Coefficient
Consumer Ethics Scale						
Actively benefitting from illegal activity	0.309	0.360	-0.877	-0.604	0.280	1.046
Passively benefitting	0.658	0.303	-0.327	0.173	-0.528	-0.734
Actively benefitting from questionable action	0.585	-0.002	-0.578	-0.521	-0.439	-0.626
No harm/no foul	0.827	0.836	0.495	0.456	0.070	0.637
Percent of Variance	39.8		36.4		13.9	
Redundant	4.8		3.3		0.6	
Personality Traits						
Need for achievement	0.012	-0.223	0.191	0.026	0.243	0.649
Need for affiliation	0.132	0.179	0.278	0.073	-0.303	-0.050
Need for autonomy	0.154	-0.055	-0.497	-0.410	-0.038	-0.007
Need for aggression	0.645	0.507	0.071	0.228	-0.172	-0.342
Need for social desirability	-0.316	-0.350	0.431	0.240	-0.496	-0.731
Need for complexity	-0.005	-0.207	-0.079	-0.011	0.035	0.094
Need for innovation	0.273	0.016	-0.040	-0.102	-0.487	-0.713
Risk propensity	0.646	0.609	-0.396	-0.389	-0.079	0.096
Problem solving	0.365	0.374	0.633	0.676	0.089	0.311
Emotion solving	-0.048	-0.301	-0.230	-0.279	-0.180	-0.195
Percent of Variance	11.9		11.7		7.1	
Redundant	1.5		1.1		0.3	

a questionable action" (-0.578) and "no harm/no foul" (0.495); while the corresponding canonical variate from the personality traits set was composed of the need for social desirability (0.431), the need for autonomy (-0.497), and a problem solving coping style (0.633). These results were consistent with the earlier findings, suggesting that individuals with a high need for autonomy and a low need for social desirability tend to be "less ethical." Likewise, consumers who use a problem solving coping style would be more likely to follow socially acceptable or "more ethical" norms, and, therefore, would be more likely to find questionable consumer actions as wrong. The sign for "no harm/no foul" shows that these items are more generally, socially acceptable.

The final canonical variate in the consumer ethics set was composed of "passively benefitting at the expense of others" (-0.528) and "actively benefitting from a questionable action" (-0.439), while the corresponding canonical variate from the personality traits set was composed of the need for social desirability (-0.496) and the need for innovation (-0.487). These relationships suggest that individuals with a high need for innovation tend to believe there is nothing wrong with "passively benefitting at the expense of others" and "actively benefitting from a questionable action." Similarly, these results indicate that individuals with a high need for social desirability tend to strongly believe that it is *not* wrong to engage in these types of consumer actions.

This latter result appears inconsistent with our previous findings involving the need for social desirability. Earlier results suggest that individuals with a high need for social desirability tend to strongly believe that "actively benefitting from an illegal activity" is *unethical*. However, the results of the canonical correlation suggest that these same individuals believe that behaviors involving "passively benefitting at the expense of others" and "actively benefitting from a questionable action" may be *ethical*. This apparent inconsistency may be explained by the fact that "illegal" activities are more obviously socially undesirable and, therefore, considered wrong by those with a high need for social desirability. However, other kinds of questionable consumer actions are not so clearly socially undesirable and, thus, may be seen as somewhat acceptable by these individuals. Nevertheless, future research clearly needs to explore this issue. All of the other results of

the canonical analysis are consistent with the earlier discussion on personality traits and a consumer's ethical beliefs.

Conclusions

This exploratory study examined the interrelationships between individual consumer ethical beliefs and personality traits. Statistically significant relationships were found for several personality-consumer ethical belief pairs. Previous studies had not explored these relationships, and the present study found that individual consumer ethical beliefs have important foundations in individual personality traits. Some caution is warranted in generalizing the findings from this study, however, since the sample consisted of students from only one university. Future studies need to examine the ethical beliefs of other consumer groups, besides students, in order to determine if their ethical beliefs are similarly related to personality traits.

The major contribution of this current research is the identification of possible associations between personality traits and individual consumer ethical beliefs. It is important for consumer researchers to continue to explore these relationships. Future studies should examine the personality traits of other consumer groups as opposed to students and examine the influence of additional personality traits that have not been explored in this study. In conclusion, this study is an initial step towards more formal research exploring the relationships between personality traits and the consumer's ethical beliefs.

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