

Consumer Ethics: The Possible Effects of Terrorism and Civil Unrest on The Ethical Values of Consumers

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ABSTRACT. Research investigating the consumer's ethical beliefs, ideologies and orientation has been limited. Additionally, despite the repeated call in the literature for cross cultural research, virtually no studies have examined the ethical beliefs and ideologies of consumers from cultures other than those in North America. This study partially fills this "gap" in the literature by investigating the ethical beliefs, preferred ethical ideology, and degree of Machiavellianism of consumers from Egypt and Lebanon. The results indicate that consumers in Lebanon, which has been torn by civil unrest and terrorism, tend to be more Machiavellian, less idealistic, and more relativistic than their Egyptian counterparts. Additionally, the Lebanese consumers tend to be more accepting of "questionable" consumer practices.

Consumer change in the United States has been more evolutionary than revolutionary. However, recent political, societal, and economic changes, in

other parts of the world, have been much faster than those within the U.S. Examples of these are the collapse of communism and the emergence of more than sixteen independent "capitalist" countries within the former "Soviet Union," the unification of Germany, the development of the European Community, the civil disturbances in Yugoslavia, and the famine in Somalia. Such shifts have created a fertile soil for a diversity of changing consumer opinion and ethical beliefs. Overall, there is a "gap" in the marketing ethics literature concerning the ethical beliefs and attitudes of the final consumer regarding potentially unethical consumer practices within foreign-market settings. The purpose of this research addresses the diversity of ethical opinions of consumers in two foreign markets, and explores the possible effects of environmental factors, such as civil unrest and terrorism, on the behavior of consumers.

Since marketing is the area, within business, that interfaces with the consumer, it tends to come under the greatest scrutiny, generates the most controversy and receives the most criticism with respect to potentially unethical business practices. Advertising, personal selling, pricing, marketing research, and international marketing are all the subject of frequent ethical controversy (Murphy and Laczniak, 1981).

However, in spite of recent attention given to marketing ethics, the marketing discipline has been negligent in its examination of consumer ethics. While consumers have been surveyed regarding their perceptions of ethical business and marketing practices, research has been minimal with regard to their perceptions of ethical consumer practices. In addition, no study, to the best knowledge of the authors, has examined the ethical beliefs of consumers in foreign countries even though profound

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social and political changes, involving radically new concepts of survival goals and techniques, have occurred recently in the world. Similarly, marketing research has overlooked the effect of environmental factors, such as civil unrest and terrorism, on the ethical beliefs of consumers. This exploratory study will tend to partially correct this oversight.

Literature review

A scarce body of literature has investigated consumer ethics. A few studies have examined ethical issues related to shoplifting (Moschis and Powell, 1986; and Kallis *et al.*, 1986). Other studies have revealed that consumers apply a "double standard" when they rate the ethical practices of businesses versus their own personal ethics. Researchers found that more subjects were likely to insist on their rights as consumers than to accept their corresponding obligations (Davis, 1979; DePaulo, 1986). In a similar study, Wilkes (1978) found that even when consumers disapprove of engaging in certain "wrong" activities, they still perceive some unethical practices as "tolerable." These activities can be justified on the grounds that business is at fault, not the consumer. Additionally, Stamfl (1979) prescribed normative guidelines for consumers by outlining a consumer code of ethics, while Schubert (1979) developed a set of strategies for combating consumer abuse.

A more recent study by Vitell *et al.* (1991) examined the elderly consumer's perception of twenty consumer situations having potentially ethical evaluations. They found that the vast majority of subjects (79.4%) were relatively sensitive to ethical issues. However, subjects were quite diverse in terms of their ethical beliefs and belonged to a variety of ethical ideologies.

Moreover, Bartels (1967) emphasized the role of culture in influencing ethical decisions. He identified such fundamental cultural factors as religion, national identity and loyalty, and values and customs as being important factors. Bartels concluded, "Contrasting cultures of different societies produce different expectations and become expressed in the dissimilar ethical standards of those societies" (p. 23).

While marketing research has overlooked investigating the effects of environmental factors, such as

civil unrest and terrorism, on the behavior of consumers, psychology has addressed the topic. Breznitz (1983) has pointed out that negative experiences, such as war, produce negative outcomes and lead to symptoms of stress. Such potential emotional problems may include anxieties, feeling miserable, sleep disturbance, depression, irritability, explosiveness, anxiousness, difficulty concentrating and anger. This, in turn, may undermine stable organizational and marital relations, parenthood and friendship (Laufer and Gallops, 1985).

As mentioned, although some research has examined the ethical judgments of consumers in the U.S., no study has investigated such attitudes in foreign-market settings. To gain a better insight into the universality of the consumer's ethical beliefs, research is needed to compare ethical attitudes among different cultures. Thus, the present study attempts to expand our knowledge to include the consumer's ethical judgments across different cultures. It also aims to examine value shifts due to extreme environmental factors, such as civil disturbances and terrorism. Finally, it compares the ethical beliefs and behavior of consumers across cultural boundaries in order to explore the following propositions:

- Proposition 1: Consumers in a country where civil unrest and terrorism are common (i.e., Lebanon) will tend to perceive various questionable consumer actions as more acceptable than consumers in more stable countries (i.e., Egypt).
- Proposition 2: Consumers in a country where civil unrest and terrorism are common (i.e., Lebanon) will tend to be more Machiavellian than consumers in more stable countries (i.e., Egypt).
- Proposition 3: Consumers in a country where civil unrest and terrorism are common (i.e., Lebanon) will tend to be more relativistic and less idealistic than consumers in more stable countries (i.e., Egypt).

Methodology

Sampling frame and sampling procedures

Data were collected via convenience samples from two Middle Eastern countries, Lebanon and Egypt. Egypt and Lebanon were chosen for this study because, while they are both Middle Eastern countries with many similarities in terms of their cultures, they differ considerably in terms of their recent history. Namely, Lebanon, in the last 15 years, has been torn by civil unrest, war and frequent terrorism whereas Egypt has been relatively peaceful during this same time period.

Due to the lack of a dependable postal service, about 500 questionnaires were hand-delivered to each national subsample. This type of convenience sample is virtually the only way to conduct survey research in this part of the world (Tuncalp, 1988). Ten days following the delivery, the questionnaires were collected. Of the 500 questionnaires delivered to each subsample, 302 were returned from the Lebanese subsample for a 60.4% response rate, and 348 were returned from the Egyptian subsample for a 69.9% response rate. Table I shows the characteristics of both samples. Most of the respondents in both groups were between 20 and 29 years old, held a professional position and graduated from college. A series of *t*-tests reveals that there is no difference between the two groups with respect to any of these demographic variables. However, the Lebanese sample was primarily female while the majority of those in the Egyptian sample were male. In order to determine whether or not this gender difference was responsible for the results obtained, separate comparisons were made of the two male subsamples and of the two female subsamples, and appropriate statistical analyses were performed.

Measurement of constructs

The instrument was divided into four sections. The first section included questions dealing with one's beliefs concerning 20 consumer situations having ethical implications. This "consumer ethics" scale was first developed by Muncy and Vitell (1989, 1992) and supported by Vitell *et al.* (1991). Five questions were altered to reflect actual practices in

TABLE I
Characteristics of respondents

	Lebanese Group	Egyptian Group
1. <i>Age</i>		
20–29	62.9%	64.4%
30–39	20.0%	24.1%
40–49	11.4%	8.6%
50 and above	5.9%	2.9%
2. <i>Job title</i>		
Professionals (Academics, Physicians, Administrators)	55.6%	48.2%
Administrative position (Manager)	10.1%	5.3%
Administrative position (Staff)	16.7%	26.5%
Secretary position	5.2%	3.4%
Other	12.5%	17.6%
3. <i>Gender</i>		
Male	29.3%	57.8%
Female	70.7%	42.2%
4. <i>Marital status</i>		
Married	28.3%	40.3%
Not married	71.7%	59.7%
5. <i>Education</i>		
High School or less	2.8%	24.1%
Some University	7.3%	9.1%
University Degree	49.5%	44.1%
Graduate Degree	40.5%	22.8%

the studied cultures (see Appendix I). This construct was measured along four dimensions. The first dimension was "actively benefiting from an illegal activity." The most significant characteristics of these actions are that they are almost universally perceived as illegal, and they are initiated by the consumer (e.g., "changing price tags on merchandise in a store"). The reliability of this dimension is established by a coefficient alpha of 0.630 for the Lebanese group and 0.723 for the Egyptian group (see Table II).

The second dimension "passively benefiting at the expense of others," is where the consumer takes advantage of the seller's mistake (e.g., "not saying anything when the waitress miscalculates the bill in your favor"). Coefficient alpha for this factor was

TABLE II
Reliability of measures

Construct	Lebanon		Egypt	
	No. of items	Alpha	No. of items	Alpha
I. Actively benefiting from illegal activity	4	0.630	4	0.723
II. Passively benefiting	3	0.592	3	0.696
III. Actively benefiting from questionable action	3	0.621	1	N/A
IV. No harm/no foul	7	0.761	3	0.473
V. Machiavellianism	20	0.627	19	0.574
VI. Idealism	10	0.817	10	0.763
VII. Relativism	10	0.793	9	0.787

0.592 for the Lebanese group and 0.696 for the Egyptian group. The third dimension "actively benefiting from a questionable action" is when the consumer is actively involved in an action that may not be necessarily perceived as illegal, but is morally questionable (e.g., "breaking a bottle of salad dressing in a supermarket and doing nothing about it"). The three items loading on this factor yielded a coefficient alpha of 0.621 for the Lebanese group. However, only one item was used to measure this factor for the Egyptian group. Thus, a valid comparison of this factor for the two samples is difficult. The fourth dimension is "no harm/no foul" where the consumer perceives that the consequences of their actions produce little or no harm, and, therefore, they may be considered permissible. The coefficient alpha of this dimension was 0.761 for the Lebanese group and 0.473 for the Egyptian group.

Machiavellianism was measured using the MACH IV scale developed by Christie and Geis (1970). This scale contains twenty items with 10 items worded in a Machiavellian direction and 10 items worded in the opposite direction (see Appendix I). Each respondent was asked to indicate either agreement or disagreement with each of the twenty items using a five-point Likert scale. A Cronbach's alpha coefficient of 0.627 for the Lebanese sample and 0.574 for the Egyptian sample was obtained for this scale (see Table II).

In describing Machiavellianism, Hunt and Chonko (1984, p. 30) noted that "the label Machiavellian (is) becoming a negative epithet, indicating at least an

amoral (if not moral) way of manipulating (i.e., self-interest seeking with guile) others to accomplish one's objectives." It would be inappropriate, however, to equate "Machiavellian" with such extreme labels like "dishonest" or "deceitful." Christie and Geis (1970), based on their studies, cautioned against this interpretation. More appropriately, Machiavellian persons possess a kind of cool detachment that makes them less emotionally involved with others or with saving face in potentially embarrassing situations.

One's predominant ethical ideology or perspective was measured using the Ethics Position Questionnaire developed by Forsyth (1980). As mentioned, this consists of two scales, each containing 10 items (see Appendix I). One is designed to measure idealism, the acceptance of moral absolutes, and the second is designed to measure relativism, or the rejection of universal moral principles. Respondents were asked to indicate their agreement or disagreement with each item using a five-point Likert scale. Cronbach's coefficient alpha for the Lebanese group was 0.817 for the idealism scale and 0.793 for the relativism scale (see Table II). For the Egyptian group, coefficient alpha was 0.763 for idealism and 0.787 for relativism.

Statistical methodology

In order to determine whether the ethical beliefs of the two sample groups differ with respect to the

variables of interest, multivariate analysis of variance (MANOVA) was used. MANOVA is an appropriate technique where there are multiple metric criterion variables and one categorical predictor variable (Green, 1978), such as is the case with the two nationality categories of the current study.

Multiple discriminant analysis (MDA) may be used in conjunction with MANOVA to facilitate determining the direction and intensity of relationships (Tatsuoka, 1971). While MANOVA tests the departure from the null hypothesis, MDA determines the combination of the variables which maximize the departure from the null hypothesis. Thus, studying the contribution of each criterion variable, to the discriminant function, can enhance the understanding of the differences across the two nationality groups. For the variables entered in the MDA, the univariate F-test indicates any significant differences among the group means.

Findings

The MANOVA results for the two nationality groups are summarized in Table III. All of the seven criterion variables significantly differ between the two groups. In rank order, the following characteristics seem to differentiate the two groups with regard to their ethical beliefs: (1) passively benefiting,

(2) Machiavellianism, (3) idealism, (4) relativism, (5) no harm/no foul, (6) actively benefiting from illegal action, and (7) actively benefiting from a questionable action. In each case, with the exception of "no harm/no foul," the Lebanese consumers seem to be more accepting of "questionable" consumer practices; they also are more Machiavellian, more relativistic and less idealistic. Additionally, for the male subsamples all seven criterion variables significantly differ, and for the female subsample six of the criterion variables significantly differ (the lone exception being "actively benefiting from an illegal action").

Discussion and implications

As mentioned, the two nationality groups seem to differ with regard to their perceptions of various potentially unethical consumer situations. Specifically, the Egyptian consumers were found to believe that "passively benefiting at the expense of others" is more unethical than the Lebanese consumers. In addition, the Lebanese consumers were less sensitive to the ethical issues of "actively benefiting from an illegal action" and to "actively benefiting from a questionable action" than the Egyptian consumers. As mentioned, however, there was no significant difference between the two subsamples of females in terms of "actively benefiting from an illegal action."

Table III
Determinants of attitudes with consumer ethics (Manova and discriminant analysis)

	Canonical loadings	F-test P-value	Means	
			Lebanese group (1)	Egyptian group (2)
(1) Passively benefiting	0.691	0.000	2.184	1.535
(2) Machiavellianism	0.456	0.000	2.813	2.583
(3) Idealism	0.413	0.000	4.003	4.297
(4) Relativism	0.395	0.000	3.129	2.734
(5) No harm/no foul	0.381	0.000	2.853	3.241
(6) Actively benefiting from illegal action	0.276	0.000	1.632	1.439
(7) Actively benefiting from questionable action	0.268	0.000	2.222	1.934
Multivariate	Manova	0.001		

While there were differences as to the degree of "ethical sensitivity," both national groups agree, on average, that all of these consumer practices are more unethical than ethical.

The differences between the Egyptian and Lebanese consumers might be attributed to several factors. It is true that the private sector, in both countries, is preoccupied with keeping sufficient inventory within a seller's market. It is also true that the final consumer, in both cultures, is fighting the problems of inflation, low wages, unemployment, shortage of goods and services, and economic hardship. However, because of civil unrest and terrorism, the living circumstances have been harsher in Lebanon. Value orientation, respect for life and consideration for one's fellow human beings have all been affected. With the possible death of hundreds of human beings every day, individuals may be more likely to disregard life and its values. In fact, they may even question why they, as individuals, are asked to respect ethical principles and laws that are not applied on a broader level.

Moreover, because the war threat fosters an attitude of "living only for today," individuals may find it hard not to behave viciously or inconsiderately when they are faced with viciousness and a total lack of consideration of life and its values. They may also find it very hard to protect themselves from the depressing consequences of the war threat in order to find the motivation to plan for their own professional and personal future. The consequence of this may be a form of ethical and psychic numbness.

One interesting result was obtained for the dimension "no harm/no foul." The Lebanese consumer seems to be more sensitive to this practice than the Egyptian consumer. The reason may be that the Lebanese population, in general, is more knowledgeable than the Egyptian population about issues such as "copyrights." This knowledge may be attributed to the closer contact of the Lebanese population with the West through travel, media, and education. This may explain why the Egyptian consumers perceive this dimension as more acceptable since many of the items involve issues of copyrights. However, another possible reason which may contribute to the explanation of this result is the deletion of some items from this dimension for the Egyptian sample, and the low reliability of this dimension for the Egyptian sample.

Concerning one's ethical ideology, the two nationality groups differ with regard to both idealism and relativism. It appears that the Egyptians were more idealistic and less relativistic than the Lebanese consumer. These findings are consistent with the above results for consumer practices. It seems that the Egyptians believe more in the moral absolute of specific actions or behaviors in determining what course of action one should follow. However, the Lebanese group believes more in the consequences (results) of their actions or behaviors in determining what course of action one should follow. Two reasons may explain the differences. First, the sixteen years of war may have fostered an ethical egoism in which individuals try to foster their own self-interest. Secondly, the Egyptian people may adhere more to their religious teachings than the Lebanese people because, in general, the Lebanese society has historically been more open to accept other cultures. The Lebanese, as did their ancestors the "Phoenicians," have wandered all over the world and adopted both "good" and "bad" practices and beliefs from other cultures. For example, while topless women are not found on Egyptian television, they are commonplace on Lebanese television.

Finally, both groups differed in terms of their acceptance of Machiavellianism. The Lebanese group accepted Machiavellianism more than the Egyptian consumers. This result is also consistent with the above findings. It appears that the Lebanese consumers have developed a kind of neutrality that makes them less emotionally involved with others or with saving face in potentially embarrassing situations. The consequence is probably a consumer who is more likely to accept potentially less ethical consumer practices.

Conclusions

The current study found that the two nationality groups differ significantly in terms of their "consumer ethics," "ethical ideology," and "Machiavellianism." In general, it appears that the Egyptian consumers are inclined to view all types of "questionable actions" as more unethical than the Lebanese consumers. However, the Lebanese consumers appear to be more sensitive to "no harm/no foul" behaviors than the Egyptian group. In addition, the current

study found that the Egyptians were more idealistic and less relativistic than the Lebanese group. Finally, it appears that the Lebanese group accepts Machiavellianism more than the Egyptian consumers.

The findings were consistent in revealing that the Lebanese consumers were less sensitive to consumer ethical issues, less idealistic and more relativistic, and more Machiavellian than the Egyptians. However, it is unfair to accept this conclusion at face value. It would be fairer to remember that ethical questions can seldom be answered by absolute statements or in a vacuum; the threat of civil unrest constitutes a danger to the survival of every family, couple, or individual who lives in that environment. The consequences of this danger for the physical and mental health, for the general well-being, and for ethical considerations is increasingly evident.

The results of this research have revealed that the Lebanese consumers are, in large part, less sensitive to moral issues than Egyptians. If we accept this research result, then the task of reconstructing Lebanon requires more than just rehabilitation, resettlement, or reorganization of the country's socioeconomic and political institutions. More pressing is the need to restructure the very basis of people's beliefs and ideologies. But can marketers do anything to restore morality to a society which has experienced widespread aberration and demoralization?

It is well acknowledged that morality cannot be legislated by decree. Nor can it be restored overnight by political rhetoric and ideological slogans. However, marketers should not remain passive to this plight. They must attempt to gradually cultivate morality in consumers' minds. Successive campaigns, through the media, should be launched to remind consumers that human individuals, and their societies, are ignited by spiritual, cultural and religious hopes, dreams, ideals, and inspirations. Advertising can be redesigned to emphasize these virtues and direct the behavior of consumers towards veracity and integrity. Well-intentioned promotion may have a significant impact on controlling these problems and alleviating some of their consequences.

In addition, marketers, by caring for how they communicate with consumers, can serve as role models for consumers and develop in them the very behaviors society seems to need. In fact, consumers do tend to emulate marketers when they are in the

marketplace. An honest advertisement and a sound product can create a virtuous environment which might result in more trustworthy exchanges between marketers and consumers.

Future research in this area should examine consumers in other cultural contexts, but making similar comparisons. It would also be interesting to compare consumers from the same culture, but living under different environmental circumstances. For example, a study could be conducted within the U.S. comparing those living in more violent neighborhoods versus those living in more peaceful ones to see if the same differences exist as were found in this study. Furthermore, a study that better matches up the demographics of the two groups being examined, especially as to gender, is needed. Because of the unavoidable use of convenience samples, this was a limitation of the present study.

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Appendix I List of Scale Items

Consumer ethics scale

I. *Actively benefiting from illegal activity*

1. Changing price-tags on merchandise in a store.
2. Giving misleading price information to a clerk for unpriced item.
3. Drinking a can of soda in a supermarket without paying for it.
4. Paying a nominal charge for an international call.

II. *Passively benefiting*

1. Lying about a child's age to get a lower price.
2. Getting too much change and not saying anything.
3. Not saying anything when the waitress miscalculates the bill in your favor.

III. *Actively benefiting from questionable action*

1. Not telling the truth when negotiating the price of new automobile.
2. Breaking a bottle of salad dressing in a supermarket and doing nothing about it. (NE)

3. Observing someone shoplifting and ignoring it. (NE)

IV. *No harm/no foul*

1. Taping a movie off the television.
2. Using computer software or games you did not buy.
3. Recording an album instead of buying it. (NE)
4. Tasting grapes in a supermarket and not buying any. (NE)
5. Taking an ashtray or other "souvenir" from a hotel or restaurant. (NE)
6. Returning merchandise after trying it and not liking it. (NE)
7. Spending over an hour trying on different dresses and not purchasing any.

Machiavellian scale

1. Never tell anyone the real reason you did something unless it is useful to do so.
2. The best way to handle people is to tell them what they want to hear.
3. One should take action only when sure it is morally right.
4. Most people are basically good and kind.
5. It is safest to assume that all people have a vicious streak and it will come out when given the chance.
6. Honesty is the best policy in all cases.
7. There is no excuse for lying to someone else.
8. Generally speaking, people won't work hard unless they're forced to do so.
9. All in all, it is better to be humble and honest than to be important and dishonest.
10. When you ask someone to do something for you, it is best to give the real reasons for wanting it rather than giving reasons which carry more weight.
11. People who get ahead in the world lead clean, moral lives.
12. Anyone who completely trusts others is asking for big trouble.
13. The biggest difference between criminals and others is that the criminals are stupid enough to get caught.
14. Most people are brave.
15. It is wise to flatter important people.
16. It is possible to be good in all respects.
17. Barnum was wrong when he said that there's a sucker born every minute. (NE)
18. It is hard to get ahead without cutting corners.
19. People suffering from incurable diseases should have the choice of being put painlessly to death.

20. Most people forget more easily the death of their father than the loss of their property.

Ethics position questionnaire

I. *Idealism scale*

1. A person should make certain that their actions never intentionally harm another even to a small degree.
2. Risks to another should never be tolerated, irrespective of how small the risks might be.
3. The existence of potential harm to others is always wrong, irrespective of the benefits to be gained.
4. One should never psychologically or physically harm another.
5. One should not perform an action which might in any way threaten the dignity and welfare of another individual.
6. If an action could harm an innocent other, then it should not be done.
7. Deciding whether or not to perform an act by balancing the positive consequences of the act against the negative consequences of the act is immoral.
8. the dignity and welfare of people should be the most important concern in any society.
9. It is never necessary to sacrifice the welfare of others.
10. Moral actions are those which closely match ideals of the most "perfect" action.

II. *Relativism scale*

1. There are no ethical principles that are so important that they should be a part of any code of ethics.
2. What is ethical varies from one situation and society to another.
3. Moral standards should be seen as being individualistic; what one person considers to be moral may be judged to be immoral by another person.
4. Different types of moralities cannot be compared as to "rightness." (NE)
5. What is ethical for everyone can never be resolved since what is moral or immoral is up to the individual.
6. Moral standards are simply personal rules which indicate how a person should behave, and are not to be applied in making judgments of others.
7. Ethical considerations in interpersonal relations are so complex that individuals should be allowed to formulate their own individual codes.
8. Rigidly codifying an ethical position that prevents

certain types of actions stands in the way of better human relations and adjustment.

9. No rule concerning lying can be formulated; whether a lie is permissible or not permissible totally depends upon the situation.
10. Whether a lie is judged to be moral or immoral depends upon the circumstances surrounding the action.

NE = not used in Egyptian sample.

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