

The Role of Moral Philosophies and Value Orientations in Consumer Ethics: a Post-Transitional European Country Perspective

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Abstract The purpose of this paper is to broaden knowledge of the antecedents of consumer ethics and examine them in a novel setting. Thus, two complementary pairs of variables, i.e., moral philosophies (idealism and relativism) and value orientations (individualism and collectivism), are proposed as predictors of consumer ethical beliefs. The study was conducted in a post-transitional European country where consumer ethics has not been extensively explored. Using a survey method, data were collected through an on-line consumer panel. Structural equation modelling was employed for the data analysis. The findings confirm that idealism and collectivism influence beliefs regarding (1) actively benefiting from illegal actions, (2) passively benefiting, and (3) questionable, but legal actions. Relativism is a determinant of beliefs concerning (1) passively benefiting, (2) questionable, but legal actions, and (3) no harm/no foul actions. Individualism has an effect on two dimensions of consumer ethical beliefs: (1) passively benefiting and (2) questionable, but legal actions. The findings could help companies and public policymakers in addressing consumer ethics.

Keywords Consumer ethics · Consumer ethical beliefs · Value orientations · Moral philosophies · Post-transitional country

Ethics violations have been found at the centre of some recent infamous corporate scandals (Soltani 2014) and, as a result, became front-page news. These issues have increased consumer disillusionment with unethical and, sometimes, clearly illegal business practices (Schlegelmilch 1996). However, a double standard seems to exist in consumer perceptions of the unethical behaviour of companies compared to the unethical behaviour of consumers.

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Consumers are much more tolerant of unethical consumer practices than unethical business practices (De Bock and Van Kenhove 2011; Vermeir and Van Kenhove 2008). Yet, in exploring ethics in the marketplace, researchers have devoted much more attention to ethics on the seller side of the buyer/seller dyad (Vitell et al. 2001). The lack of research on consumer ethics may be attributed to the fact that consumers are the weaker party that does not have as much influence, power, or opportunities for unethical behaviour as companies do. Accordingly, they have to be protected as they are supposed to be the victims (Sorell 1994). Considering the paradoxical fact that consumers themselves might wilfully victimize businesses, causing tremendous loss in the retail and business settings (Strutton et al. 1997), they have to be taken into account in ethics research, so companies and public policymakers can develop appropriate strategies for tackling ethically questionable consumer activities.

Although consumers became a focus of ethics research as late as in the 1990s, knowledge of ethical issues related to consumers continues to be advanced (Schlegelmilch and Öberseder 2010; Vitell 2014). On one hand, researchers have focused on socially responsible consumption which, according to Vitell (2014), means consumers have a responsibility towards society as a whole to act proactively for social benefit, such as green product purchasing, recycling, fair trade consumption, etc. On the other hand, studies on consumer ethics delve into consumers' perceptions and reactions regarding potentially unethical purchase situations or behaviours (Papaoikonomou et al. 2011). Fukukawa (2002) presented two streams of research of ethically questionable consumer behaviour. One deals with single issues such as shoplifting (Fullerton and Punj 2004), purchasing of counterfeit goods (Chaudhry and Stumpf 2011), and piracy (d'Astous et al. 2005; Tan 2002). The other is more general, dealing with different types of ethically questionable behaviour in all of its variety by relying on the consumer ethics scale (Vitell and Muncy 1992, 2005), which will also be addressed in this study. Previous studies have predominantly been conducted in the USA, Western Europe, the Middle East, and Asia (see Vitell 2003), while the knowledge concerning consumer ethics in post-transitional countries of Central and Eastern Europe (Al-Khatib et al. 2004) is still evolving. Moreover, even though certain factors have been established as key antecedents of consumer ethical beliefs, for example, personal moral philosophies, Machiavellianism, and materialism (Al-Khatib et al. 1995, 2004; Arli and Tjiptono 2014; Erffmeyer et al. 1999; Rawwas et al. 1996; Suter et al. 2006), other potentially relevant consumer characteristics, such as value orientations, flourishing in research on socially responsible consumption (e.g., McCarty and Shrum 2001; Webb et al. 2008), have been considered less frequently.

The purpose of this paper is to combine well-established and novel predictors to explain consumer ethical beliefs in a setting largely overlooked in previous studies. Therefore, the contribution of this study to the literature on consumer ethics is twofold. First, the consumer ethics scale is tested in a novel setting, i.e., Slovenia, a post-transitional Central European country which has experienced a significant transformation of its economic system from socialism to capitalism in the last few decades and thus provides a promising background for investigation. After the largest expansion of the European Union (EU) in 2004 (including Slovenia), interest in new member states has been growing, not only among companies entering the new markets but also EU public policymakers who need to consider their particular features. A common denominator is their turbulent history in terms of economic and political changes, which have also affected the market relationships between consumers and businesses. Yet, prior research on consumer ethics has not considered these countries sufficiently, with only sporadic attempts to unpack the complexities of (post)transitional markets, such as the study by Al-Khatib et al. (2004) in Romania. Understanding how

consumers from post-transitional countries form their ethical beliefs when participating in market exchanges could be valuable for researchers and practitioners alike. Second, while the primary focus of past research has been on the validation of instruments measuring consumer unethical behaviour (Babakus et al. 2004), the focus of this study is on its determinants. The study introduces two pairs of variables with the potential to complement each other due to their inherent characteristics that demonstrate strong relations to ethics. The first pair, i.e., idealism and relativism, depicts an individual's position towards ethics. Known as personal moral philosophies, they represent a well-established construct from previous studies on consumer ethics. Following the suggestion of Vitell (2003) to introduce additional factors that would explain consumer ethical beliefs, a contribution of this study lies in the second pair of antecedents, i.e., individualism and collectivism, which represent an individual's value orientations. Prior research has primarily focused on individualism and collectivism at the cultural level (McCarty and Shrum 2001), providing only theoretical propositions, thus lacking sound empirical support (e.g., Swaidan et al. 2006). Consequently, in this study, these characteristics will be approached at the personal level in order to assess the extent of their influence on consumer ethical beliefs. Value orientations demonstrate an individual's position towards other individuals, and since an activity involving an ethical dilemma holds consequences for others (Jones 1991), the way an individual relates to others needs to be considered especially when exploring consumer ethical beliefs.

In the following section, the country setting is introduced and the relevant consumer ethics literature is presented. The focus is then shifted to the two pairs of variables based on which the hypotheses are developed. Then, the methodology is described, which is followed by data analysis. The paper is rounded off with a discussion of the results, future research opportunities, and implications.

Country Characteristics

The chosen setting of Slovenia, a post-transitional European country, provides an interesting backdrop for studying consumer ethics due to the profound changes that the country has undergone in the last few decades. The socialist times have left a significant mark on generations of its inhabitants, influenced by the political ideologies and market structures of that period (Vidmar-Horvat 2010). Luthar (2006, p. 25) described it quite vividly as “the lack of desired goods, the ‘culture’ of shortages, and the ‘dictatorship’ over needs.” Consequently, the market deficiencies were substituted with informal transactions based on reciprocal exchanges of favours, information, and unattainable goods (Luthar 2010). The informal social ties helped to establish everyday social rules and involved questionable consumer practices such as bribery, pilfering, and barter (Mazurek and Hilton 2007). Another important characteristic of that period was that the state limited, regulated, and controlled the import of goods (Švab 2002). This led to the smuggling of goods across borders, which was an illegal but established way of obtaining goods from the West. Therefore, a mindset of “us” (i.e., the people) versus “them” (i.e., the government) influenced the way that people behaved in the market for a long time. Following the transition, certain ethically questionable activities, like smuggling, have largely receded due to the system change, import liberalization, and expansion of the EU. Today, Slovenia is comparable to other EU member states, as the market exchanges there are subject to the regulations and directives of the EU, yet its chequered history may have influenced the consumers' stance on ethically questionable activities.

However, empirical evidence on this subject in Slovenia is scarce. While studies can be found on particular types of questionable consumer behaviours, such as digital piracy (e.g., Kos Koklic et al. 2014) and counterfeit purchasing (e.g., Vida 2007), less is known about consumer ethics in general and its antecedents, which will be the focus of this study.

Consumer Ethics

Consumer ethics has been defined as “the moral principles and standards that guide behaviour of individuals or groups as they obtain, use, and dispose of goods or services” (Muncy and Vitell 1992, p. 298). Ethical practices imply that businesses, as well as consumers, have to keep the consequences of their actions in mind (Uusitalo and Oksanen 2004). When studying consumer ethics at the general level, researchers have considered a diverse range of ethically questionable activities by employing the consumer ethics scale which has the following four dimensions (Vitell and Muncy 1992):

- Actively benefiting from illegal actions, where the main characteristic of these actions is that they are initiated by consumers. The consumer is therefore actively involved in questionable behaviour that is illegal.
- Passively benefiting, where most of the actions are initiated by the seller. The consumer benefits because of the seller’s mistake.
- Actively benefiting from questionable, but “legal” actions where consumers are actively involved in the deception. The difference is that the deception is not seen as illegal.
- No harm/no foul actions, where sellers are not directly harmed by the consumer’s activities.

From a theoretical standpoint, the four dimensions demonstrate three main features that shape consumer ethical beliefs: (a) whether consumers actively seek an advantage or passively take part in the process, (b) whether the activity is perceived as illegal, and (c) whether there is perceived harm to the seller (Vitell 2003). Higher levels of an individual dimension suggest that consumers have more positive beliefs, i.e., are more tolerant of these ethically questionable activities. In their study, Vitell and Muncy (1992) found that most of the actions presented in the scale were seen as wrong; however, some actions were more acceptable than others. The most unacceptable was actively benefiting from illegal actions (e.g., changing price tags on merchandise in a retail store), followed by passively benefiting (e.g., getting too much change and not saying anything), then actively benefiting from questionable, but legal practices (e.g., using a coupon for a product you did not buy), and finally no harm/no foul actions where some activities were acceptable (e.g., returning merchandise after trying it and not liking it). Later, the scale was further developed and updated from its original version to include ethically questionable activities, covering more current problems, i.e., digital piracy, and ethically positive activities, i.e., recycling and doing good (Vitell and Muncy 2005).

The theoretical premise behind consumer ethics studies is that the differences in consumer ethical beliefs are determined by consumer characteristics. The demographic factors most often linked to consumer ethical beliefs are gender (e.g., Babakus et al. 2004; Erffmeyer et al. 1999), age (e.g., Vitell and Paolillo 2003; Vitell et al. 2007), education (e.g., Al-Khatib et al. 2004; Swaidan et al. 2006), employment status (e.g., Callen and Ownbey 2003), and religiosity (e.g., Vitell et al. 2007; Schneider et al. 2011). While some of these studies suggest that female,

older, educated, employed, and religious consumers would be less tolerant of ethically questionable activities, others could not confirm these relationships. Consequently, because the significance of demographic factors in the formation of ethical beliefs is not clear (Vitell 2003), several studies shifted the focus to psychographic factors, which demonstrated more explanatory power, such as moral philosophies (e.g., Suter et al. 2006; Swaidan et al. 2004), Machiavellianism (e.g., Al-Khatib et al. 2004; Rawwas et al. 1996), materialism (e.g., Arli and Tjiptono 2014; Lu and Lu 2010), and values (e.g., Ford et al. 2005; Steenhaut and Van Kenhove 2006). Here, the findings generally suggest that ethically questionable behaviour is tolerated more by individuals who are less idealistic, more relativistic, Machiavellian, and materialistic, although this has not been supported across the board (Al-Khatib et al. 1995; Arli and Tjiptono 2014; Lu and Lu 2010). Finally, differences in consumer ethical beliefs were also reported in cross-cultural studies (e.g., Al-Khatib et al. 2005; Rawwas 2001; Swaidan et al. 2006), where the authors offered Hofstede's four cultural dimensions (Hofstede 1983, 1984) as a potential explanation of the observed differences, although their influence was not empirically tested.

In sum, previous studies have identified a handful of consumer characteristics that are related to consumer ethical beliefs with their impact often being inconclusive (Vitell 2003; Vitell and Paolillo 2003). The most consistent support has been found for moral philosophies (e.g., Suter et al. 2006; Vitell 2003), probably because the concept's features are inherently tied to ethics since they depict an individual's position with regard to ethics. Accordingly, moral philosophies have become a key predictor in consumer ethics research. In order to further expand knowledge of the antecedents of consumer ethical beliefs, it is necessary to turn to the core of ethical dilemmas which form the basis of ethical beliefs. Crane and Matten (2007) pinpointed three key features of an ethical dilemma: (a) the decision has significant effects on others, (b) the decision is characterized by choice, and (c) the decision is perceived as ethically relevant by one or more parties. Drawing from this definition, it seems that the resolution of an ethical dilemma depends not only on the choice of an individual, but also on how he/she relates to others—as they determine the relevance of the dilemma and are also affected by it. The construct that captures how an individual relates to other individuals is represented by value orientations, i.e., individualism/collectivism. The relevance of value orientations has been demonstrated in the domain of socially responsible consumption (Webb et al. 2008) and its more specific subjects, i.e., environmental behaviour (McCarty and Shrum 2001) and green purchase behaviour (Kim and Choi 2005). The studies reported a negative link between individualism and ethical behaviour and a positive link between collectivism and ethical behaviour. This reasoning could be transferred to the domain of ethically questionable consumer behaviour, where the role of value orientations has not been empirically assessed. Therefore, introducing individualism/collectivism to explain consumer ethical beliefs may not only expand the knowledge in this field, but also connect it with research on socially responsible consumption.

With the aim of portraying the multifarious nature of individual characteristics related to ethics and obtaining a better understanding of consumer ethical beliefs, this study builds on the two pairs of variables, i.e., moral philosophies and value orientations, that are inherently associated with ethics as they feature an individual's position with regard to ethics and other individuals. The proposed constructs and their influences on consumer ethical beliefs are presented in the following section.

Hypothesis Development

Idealism and Relativism

The ultimate arbiter of the perceptual and behavioural reactions in a situation having ethical overtones is the individual who, based on his/her ethical compass, decides on the most appropriate action (Dubinsky et al. 2005). The way that people choose to respond to the question of right and wrong is essentially influenced by their moral philosophies (Forsyth et al. 2008), which contain two ethical perspectives: idealism and relativism.

Forsyth et al. (2008) explain that, in general, idealism suggests firm moral convictions while relativism implies ethical leniency. Idealism can be described as “the degree to which individuals assume that desirable consequences can, with the right action, always be obtained” (Forsyth 1992, p. 462). The more a person seeks to avoid harming others, the more he/she is idealistic (Dubinsky et al. 2005). People who are more idealistic generally believe that harming others is always avoidable and would not wish to choose the lesser of two evils if this option leads to negative consequences for other people (Marta et al. 2003). Highly idealistic individuals try to avoid harm, as they believe that positive consequences can be achieved with appropriate action, while less-idealistic individuals assume good is always mixed with bad (Davis et al. 2001).

On the contrary, relativism relates to “the degree to which individuals reject universal moral rules, norms, or laws when making moral judgments” (Forsyth 1992, p. 462). People who are more relativistic perceive circumstances as more important than moral principles when faced with ethical dilemmas (Marta et al. 2003). Highly relativistic people question the value of universal moral principles, whereas those who are less relativistic are guided by universal moral rules (Davis et al. 2001).

Vitell et al. (2001) proposed that idealistic consumers would find ethically questionable actions less acceptable (i.e., have negative beliefs), while those high on relativism might find them more acceptable (i.e., have positive beliefs). In researching consumer ethics, several studies related idealism and relativism to consumer ethical beliefs where the negative influence of idealism and/or positive influence of relativism on consumer ethical beliefs was confirmed (Al-Khatib et al. 1995, 2004; Erffmeyer et al. 1999; Suter et al. 2006; Swaidan et al. 2003, 2004; Vitell and Paolillo 2003). Consumers who scored high on idealism were less likely to accept questionable activities than consumers who scored high on relativism. Hence,

H1: Idealism is negatively related to beliefs regarding the following: (a) actively benefiting from illegal actions, (b) passively benefiting at the expense of the seller, (c) actively benefiting from questionable, but legal actions, and (d) no harm/no foul actions.

H2: Relativism is positively related to beliefs regarding the following: (a) actively benefiting from illegal actions, (b) passively benefiting at the expense of the seller, (c) actively benefiting from questionable, but legal actions, and (d) no harm/no foul actions.

Individualism and Collectivism

Individualism and collectivism are value orientations that can be measured at the cultural or individual level (McCarty and Shrum 2001). At the cultural level, individualism is present in a culture where individuals look after their self-interest and the interest of their families. The ties between individuals in these societies are very loose. Conversely, collectivism puts an emphasis on “in-groups” which can be extended families, clans, or organizations that take care of the interest of their members but expect loyalty in return (Hofstede 1983, 1984). Vitell

et al. (1993) provided a conceptual framework of the relationship between culture and ethical decision-making by applying Hofstede's typology of cultural dimensions. They proposed that the four cultural dimensions, i.e., power distance, masculinity/femininity, individualism/collectivism, and uncertainty avoidance, are related to ethics as they may influence how a person perceives ethical situations, norms for behaviour, and ethical judgements. Societies differ with regard to the four cultural dimensions, and thus, the ethical decisions of their members will also differ (Vitell et al. 1993). Moreover, Husted and Allen (2008) argue that individualism and collectivism, more than other cultural dimensions, influence ethical decisions. Persons from more individualistic societies, who are more concerned with their self-interest, will tend to be influenced less by group norms and will more frequently question the ethical standards established by their societies. By contrast, members of collectivist cultures are often more willing to accept these standards without question (Vitell et al. 1993). This reasoning can also be found in cross-cultural consumer ethics studies. After finding differences in consumer ethical beliefs among cultures, several authors attributed them to different levels of individualism and collectivism, although without sound empirical support (e.g., Al-Khatib et al. 1997, 2005; Rawwas 2001; Swaidan et al. 2006).

While individualism and collectivism represent two ends of a continuum at the cultural level, they are not mutually exclusive at the individual level (McCarty and Shrum 2001). Triandis et al. (1985) laid the foundations for studying individualism and collectivism at the individual level by introducing the terms "idiocentric" for people with individualistic tendencies and "allocentric" for people with collectivist tendencies. A recent study, although with a different focus than this study as it explored ethical behaviour in a business setting, comparing value orientations at the societal and individual level reported that values at the individual level make a more significant contribution to explaining variance in ethical behaviours of business professionals than do values at the societal level (Ralston et al. 2014). In line with this finding, individualism and collectivism are approached at the individual level as two dimensions of value orientations depicting the ways in which individuals relate to other individuals. It can be expected that the nature of the relationships between value orientations and consumer ethical beliefs at the individual level are analogous to those at the cultural level. Individualistic consumers who emphasize personal goals over in-group goals (Triandis 2001) may be more tolerant of ethically questionable actions that benefit them. On the other hand, collectivistic individuals focus more on in-group goals (Triandis 2001) and they therefore may find ethically questionable consumer activities less acceptable. In line with this reasoning,

H3: Individualism is positively related to beliefs regarding the following: (a) actively benefiting from illegal actions, (b) passively benefiting at the expense of the seller, (c) actively benefiting from questionable, but legal actions, and (d) no harm/no foul actions.

H4: Collectivism is negatively related to beliefs regarding the following: (a) actively benefiting from illegal actions, (b) passively benefiting at the expense of the seller, (c) actively benefiting from questionable, but legal actions, and (d) no harm/no foul actions.

Methods

Sample and Data Collection

The data were collected as part of a larger study in Slovenia, a post-transitional Central European country where consumer ethics has not been extensively explored. The country is

related to other former Yugoslav republics due to their common history, while its joining the EU in 2004 implies that it has similar economic and political characteristics to other new member states which were part of that enlargement (i.e., Hungary, Slovakia, Czech Republic, etc.). Therefore, gathering data in the Slovenian setting could provide a proxy for post-transitional European countries which are already part of the EU or have the potential to become so in the future (i.e., Serbia, Montenegro, etc.). The sample was obtained through an on-line consumer panel run by a local market research company. To encourage participation, respondents were offered redeemable loyalty points which they could exchange for gift vouchers. The final sample consisted of 367 consumers. The respondents were equally distributed in terms of gender and age (on average, they were 41.5 years old), reflecting the structure of the Slovenian population. The majority of respondents in the sample consisted of employed persons (51.8%), whereas 8.4% of the respondents were unemployed. Both shares were slightly lower compared to the Slovenian population (SORS 2015). It seems possible that the remaining groups, i.e., pensioners, students, homemakers, or incapable of working, have more time available to participate in consumer panels. In relation to the level of education, 42.2% of the respondents had at least a college-level education, which was higher than in the Slovenian population (SORS 2015) but is a common occurrence in consumer panels (De Gregorio and Sung 2010). The respondents varied in terms of household income, with the biggest share (33.5%) reporting their net monthly household income at between EUR 1000 and EUR 2000, which is comparable to the Slovenian average (OECD 2015).

Questionnaire

The questionnaire was created based on existing well-established scales. Consumer ethical beliefs regarding various ethically questionable activities were measured with 20 items from the most recent version of the consumer ethics scale (Vitell and Muncy 1992, 2005; Vitell et al. 2007) that was slightly modified to suit the Slovenian setting. Instead of using a five-point scale, a seven-point scale was used with anchors at 1 “strongly believe that it is wrong” and 7 “strongly believe that it is not wrong.” Moral philosophies were measured with the Ethics Position Questionnaire (EPQ), a 20-item instrument first introduced by Forsyth (1980) for measuring differences in individuals’ idealism and relativism. A seven-point scale was utilized, ranging from 1 (strongly disagree) to 7 (strongly agree). Individualism and collectivism were measured by adopting previously employed scales (McCarty and Shrum 2001). Three items measured individualism, while five items measured collectivism, using a seven-point scale.

Data Analysis

With the aim of acquiring a general overview of consumer ethics in Slovenia, the means of the four dimensions of consumer ethical beliefs were calculated. The respondents found that actively benefiting from illegal actions was the most unethical with a mean value of 1.59. They were also not tolerant towards passively benefiting with a mean value of 2.61. The mean value of questionable actions was 3.00, which showed that the respondents found these activities somewhat unethical; however, the respondents were very tolerant of no harm/no foul actions with a mean value of 5.72. The ranking of the dimensions of the perceived ethicality of Slovenian consumers matches the findings of the original study by Vitell and Muncy (1992) where no harm/no foul was seen as the least unethical (although Slovenians

were far more tolerant) and actively benefiting from illegal actions as the most. This initial exploration was followed by testing the measurement properties and structural links through structural equation modelling.

Before testing the measurement model, exploratory factor analysis was conducted to explore the dimensionality of the scales and purify their measures. The dimensions of all scales employed were confirmed. In addition, items with loadings below 0.4 were excluded, which reduced the number of items in each scale. Three items were dropped from the illegal dimension, two from the passive dimension, one from the questionable dimension, and three from the no harm/no foul dimension. Moreover, six items were removed from the idealism and relativism scales, respectively, and one item from the scale measuring collectivism. In the next step, the measurement model was tested on the remaining items (see Table 1). The measurement properties of the proposed constructs displayed a good model fit, showing that the data conform well to the model. Although χ^2 (512.00; $df=271$; $p=0.00$) was significant, comparative fit index (CFI) (0.972), incremental fit index (IFI) (0.972), normed fit index (NFI) (0.942), and non-normed fit index (NNFI) (0.967) exceeded the 0.90 threshold, while root-mean-square error of approximation (RMSEA) (0.049) was below 0.08. Reliability was determined by calculating composite reliability (CR) and average variance extracted (AVE) (see Table 1). The values of CR for all constructs were above 0.7, while AVE was near or above 0.5, giving reasonable support to the reliability of the chosen measures. The discriminant validity of the proposed constructs was examined by comparing the AVE of each construct with the shared variance (the squared correlation) between constructs (Farrell 2010) (see Table 2). Given that AVE for each construct was greater than its shared variance with any other construct, discriminant validity was confirmed. Moreover, the correlation coefficients between the constructs were not particularly high (see Table 2), giving further support for discriminant validity.

The hypotheses were tested based on the structural model shown in Figure 1. Residual error terms for dependent variables are assumed to be uncorrelated by default, suggesting that the proposed independent variables account for all the correlations between the dependent variables (Jöreskog and Sörbom 1993; Kline 2011). Because of the study's narrow focus, some shared antecedents of consumer ethical beliefs were omitted and the four ethics-related constructs could not account for all the correlations between the dependent variables. By allowing residual error terms to correlate, partial correlations between dependent variables can be obtained (Thøgersen and Ölander 2006), which has been introduced in the model to take into account the omitted shared antecedents. The resulting model displayed an acceptable fit ($\chi^2=512.00$; $df=271$; $p=0.00$; CFI=0.972; IFI=0.972; NFI=0.942 NNFI=0.967; RMSEA=0.049).

The results of the hypothesis testing are presented in Table 3. The first set of hypotheses focused on the influence of idealism on consumer ethical beliefs. The results demonstrated that the influence was significant for three dimensions (illegal, passive, questionable), but not for the no harm/no foul dimension. In the second set of hypotheses, relativism was a significant predictor of three dimensions (passive, questionable, no harm/no foul), while the influence on actively benefiting from illegal actions was not supported. The third set of hypotheses related individualism to consumer ethical beliefs. Individualism significantly predicted two dimensions of consumer ethical beliefs (passive and questionable), but not the active and the no harm/no foul dimensions. Finally, collectivism had a significant effect on three dimensions of consumer ethical beliefs (illegal, passive, questionable), while the effect on the no harm/no foul dimension was not confirmed. The proposed antecedents in the model explained 17% of variance (adjusted R^2) in the illegal dimension, 18% in the passive dimension, 15% in the questionable dimension, and 4% in the no harm/no foul dimension.

Table 1 Reliability of the chosen measures

Measure (number of items)	CR	AVE
Actively benefiting from illegal actions (2) <ul style="list-style-type: none"> • Using someone else's phone to make a call to a foreign country without permission • Drinking a can of coke in a supermarket without paying for it 	0.72	0.57
Passively benefiting at the expense of the seller (2) <ul style="list-style-type: none"> • Not saying anything when a waiter/waitress miscalculates a bill in your favour • Getting too much change and not saying anything 	0.94	0.89
Actively benefiting from questionable, but legal actions (4) <ul style="list-style-type: none"> • Using an expired coupon for purchasing merchandise • Returning merchandise to a store by claiming that it was a gift when it was not • Using a coupon for a product you did not buy • Not telling the truth about your financial position when negotiating the price of a new automobile 	0.90	0.69
No harm/no foul actions (3) <ul style="list-style-type: none"> • Burning a CD rather than buying it • Taping a movie off the television • Downloading music from the Internet instead of buying it 	0.88	0.72
Idealism (4) <ul style="list-style-type: none"> • A person should make certain that their actions never intentionally harm another even to a small degree • One should never psychologically or physically harm another person • One should not perform an action which might in any way threaten the dignity and welfare of another individual • If an action could harm an innocent other, then it should not be done 	0.92	0.75
Relativism (4) <ul style="list-style-type: none"> • What is ethical varies from one situation and society to another • Moral standards should be seen as being individualistic; what one person considers to be moral may be judged to be immoral by another person • Different types of moralities cannot be compared as to "rightness" • Questions of what is ethical for everyone can never be resolved since what is moral or immoral is up to the individual 	0.85	0.59
Individualism (3) <ul style="list-style-type: none"> • Being unique, different from others in many respects • Being competitive with others • Working independently from others 	0.73	0.49
Collectivism (4) <ul style="list-style-type: none"> • Being a cooperative participant in group activities • Readily helping others in need of help • Doing what is good for most of the people in the group, even if it means that the individual will receive less • Sharing with others 	0.84	0.57

General Discussion

With the aim to contribute to consumer ethics research, this study introduces a combination of ethics-related individual characteristics, i.e., idealism/relativism and individualism/collectivism, as antecedents to consumer ethical beliefs. Moreover, by testing the consumer ethics scale in a post-transitional European country, the knowledge of consumer ethics is extended to a novel setting. The study demonstrates that the dimensionality of the consumer ethics scale, obtained in the Slovenian context, is comparable to other countries where the scale has been tested. The four dimensions reflect the original idea by Vitell and Muncy (1992) as Slovenian

Table 2 Discriminant validity matrix

	IA	PB	QA	NH/NF	IDE	REL	IND	COL
Illegal actions	0.57	0.18	0.20	0.00	0.14	0.01	0.00	0.08
Passively benefiting	0.42	0.89	0.42	0.17	0.10	0.01	0.02	0.06
Questionable actions	0.45	0.65	0.69	0.17	0.08	0.01	0.02	0.05
No harm/no foul	0.07	0.41	0.41	0.72	0.00	0.04	0.00	0.14
Idealism	-0.38	-0.32	-0.28	-0.03	0.75	0.01	0.00	0.01
Relativism	-0.08	0.12	0.10	0.19	0.12	0.59	0.00	0.01
Individualism	0.02	0.14	0.15	-0.01	-0.03	0.07	0.49	0.06
Collectivism	-0.28	-0.24	-0.22	-0.06	0.38	0.10	0.25	0.57

The diagonal elements represent the AVE, the numbers below the diagonal elements are the correlations between the constructs, and the numbers above the diagonal elements are the squared correlations between the constructs

consumers found actively benefiting from illegal actions the most unethical, followed by passively benefiting, benefiting from questionable, but legal actions, and finally no harm/no foul actions, which were perceived as not wrong. While the ranking of the dimensions from most wrong to least wrong in Slovenia is the same as in the original study by Vitell and Muncy (1992), it differs from the rankings obtained in other European studies (Polonsky et al. 2001; Rawwas 1996) for the two dimensions in the middle. Contrary to the latter, Slovenian consumers find benefiting from questionable actions more ethical than passively benefiting, which may be a result of the previous economic system where Slovenians had to be more ingenious in obtaining certain goods or services, and this self-preservation mentality may still hold today. Consequently, an active position may be seen as more favourable or even commendable compared to a passive position because the former is a result of resourcefulness and creativity. It is possible that the cunning deception of either the government in previous times or big corporations today is seen as an act of defiance, which is more acceptable than

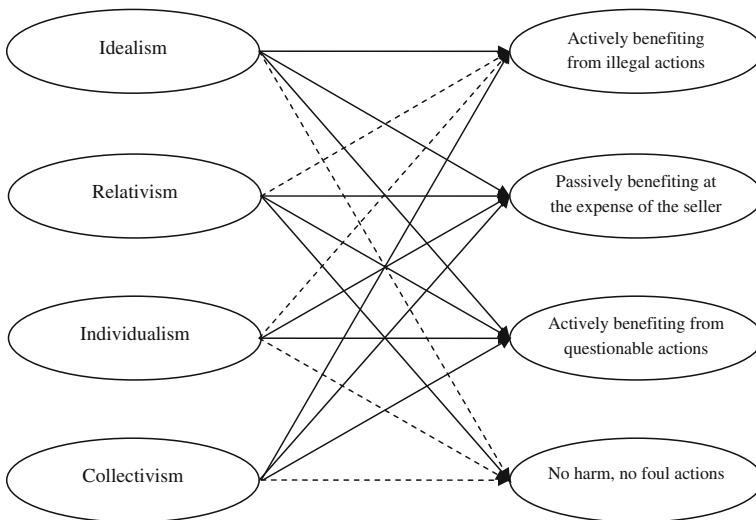


Fig. 1 Structural model. The figure shows whether the paths are significant or not, without the path coefficients, to offer a more orderly display. Dashed lines are not significant at $p < 0.05$

Table 3 Hypothesis testing results

Hypothesis	Coefficient (<i>t</i> test)	Conclusion
H1: Idealism is negatively related to beliefs regarding		
(a) Actively benefiting from illegal actions	-0.30* (-4.24)	Supported
(b) Passively benefiting at the expense of the seller	-0.26* (-4.43)	Supported
(c) Actively benefiting from questionable, but legal actions	-0.22* (-3.60)	Supported
(d) No harm/no foul actions	-0.02 (-0.38)	Not supported
H2: Relativism is positively related to beliefs regarding		
(a) Actively benefiting from illegal actions	-0.03 (-0.47)	Not supported
(b) Passively benefiting at the expense of the seller	0.16* (2.84)	Supported
(c) Actively benefiting from questionable, but legal actions	0.14* (2.41)	Supported
(d) No harm/no foul actions	0.20* (3.29)	Supported
H3: Individualism is positively related to beliefs regarding		
(a) Actively benefiting from illegal actions	0.06 (0.92)	Not supported
(b) Passively benefiting at the expense of the seller	0.17* (2.89)	Supported
(c) Actively benefiting from questionable, but legal actions	0.18* (2.94)	Supported
(d) No harm/no foul actions	0.00 (-0.06)	Not supported
H4: Collectivism is negatively related to beliefs regarding		
(a) Actively benefiting from illegal actions	-0.18* (-2.44)	Supported
(b) Passively benefiting at the expense of the seller	-0.20* (-3.17)	Supported
(c) Actively benefiting from questionable, but legal actions	-0.20* (-3.08)	Supported
(d) No harm/no foul actions	-0.07 (-1.03)	Not supported

*Significant at $p < 0.05$

silently benefiting because some employee, e.g., a waiter or cashier, made a mistake. Vidmar-Horvat (2010) pointed out that the memories of consumption during socialism (often unconsciously) affect present-day consumers by bringing back stressful experiences and recollections of the denial of consumer desires, which could explain why Slovenian consumers believe that being an active participant in questionable activities to fulfil their desires is more acceptable. The role of the historical background may thus be relevant for understanding not only consumer ethics in Slovenia, but also in other post-transitional countries with a similar history. In addition, acceptance of the no harm/no foul dimension, which covers activities related to digital piracy, is high compared to previous studies and may be a result of the legal framework in Slovenia where the laws regulating digital piracy are not strictly enforced and the harm caused to the affected industries is not consistently emphasized in public. This finding reflects the previously reported differences between Central Eastern European countries, where, on average, 61% of software was pirated, and Western European countries where the share of pirated software was much lower at 29% (BSA 2013). Moreover, because the small Slovenian market is not of interest to some large players from the music and movie industries, consumers sometimes have no other choice but to illegally download files as the originals are unavailable, making these activities more acceptable to them. These findings are relevant for companies contemplating on entering or currently working in the Slovenian or other similar markets, who can prepare and proactively address the possible ethical conflicts arising in the marketplace by taking account of the peculiarities of these markets and the nature of the relevant consumer characteristics, which will be addressed in the following paragraphs.

The study offers notable theoretical implications for consumer ethics research. In the attempt to present a comprehensive picture of the ethical drivers that influence Slovenian consumer ethical beliefs, two pairs of variables were proposed, which were shown to complement each other well. The study demonstrates that considering the relationship not only towards ethics but also towards other individuals concurrently provides a more holistic view of an individual's position on ethical dilemmas. Moreover, it shows how consumer ethics research can potentially draw from socially responsible consumption research, connecting these two largely independent research streams. The research on ethically questionable consumer behaviour is thus extended with the knowledge from socially responsible consumer behaviour (e.g., McCarty and Shrum 2001; Webb et al. 2008) and more recently ethical behaviour in business (Ralston et al. 2014).

As expected, the study reveals that idealism and relativism play pivotal roles in shaping consumer ethical beliefs. These findings are in line with previous studies where the link was more often than not confirmed (Al-Khatib et al. 1995, 2004; Erffmeyer et al. 1999; Rawwas 1996; Suter et al. 2006; Swaidan et al. 2004; Vitell and Paolillo 2003) and reaffirm the importance of moral philosophies in consumer ethics research. More idealistic consumers, who believe that the right action can be achieved without harming others, were found to be less tolerant of actively benefiting from illegal actions, passively benefiting, and actively benefiting from questionable, but legal actions. Idealists would not tolerate harming others, whether the action is active or passive, illegal, or questionable, because they believe that this can be avoided. The non-significant influence of idealism on no harm/no foul beliefs has also been reported in previous studies (Al-Khatib et al. 1995; Swaidan et al. 2004). This is probably because the respondents did not perceive no harm/no foul activities to be harmful. Moreover, the findings show that more relativistic consumers, who question universal moral principles, were more tolerant of passively benefiting, actively benefiting from questionable, but legal actions, and no harm/no foul actions. Relativists believe that the appropriateness of an activity should be evaluated depending on the situation, and therefore except for the illegal ones, most ethically questionable actions are more admissible for them. Their ability to rationalize unethical activities stems from their rejection of moral absolutes (Suter et al. 2006). Relativism was not found to be a significant predictor only for beliefs regarding actively benefiting from illegal actions, which is a result similar to other studies (Al-Khatib et al. 2004; Erffmeyer et al. 1999). The reason may be that these activities are so extreme that they are likely to be perceived as wrong by almost everyone regardless of their relativistic tendencies.

Researchers of consumer ethics (e.g., Al-Khatib et al. 2005; Swaidan et al. 2006; Rawwas et al. 2005) have previously suggested that individualism and collectivism influence consumer ethical beliefs, although no empirical support was provided. The key difference between this study and previous studies is that the latter approached value orientations at the cultural level, while in this study, they are measured at the individual level, enabling a demonstration of their particular influence on each dimension of consumer ethical beliefs. This was achieved by relying on the findings of socially responsible consumption (e.g., McCarty and Shrum 2001) and extending them to ethically questionable consumer activities. These two value orientations have been found to effectively complement moral philosophies and play a significant role in determining an individual's ethical position for a whole range of ethically questionable actions. First, individualism had a significant effect on two dimensions of consumer ethical beliefs. The more individualistic consumers were more tolerant of beliefs regarding passively benefiting and benefiting from questionable, but legal actions. The non-significant influence of individualism on the beliefs regarding actively benefiting from illegal actions suggests that these

activities are so detrimental that consumers find them unacceptable, no matter how individualistic they are. Moreover, the beliefs regarding no harm/no foul actions failed to be significantly related to individualism, probably because they were generally not seen as harmful by the respondents. Individualists only think about the trilogy of me, myself, and I (Ralston et al. 2014); hence, they mainly consider the effect the actions have on themselves when forming their ethical beliefs. Because these consumers are focused more on personal goals, they find the questionable actions from which they benefit and others are harmed acceptable. The findings from the study mirror the logic in the study by McCarty and Shrum (2001) where individualism was positively related to beliefs about the inconvenience of recycling. In both studies, it was put forward that individualists egoistically consider which course of action suits them best, regardless of the harm inflicted on others (i.e., companies or society at large). Second, collectivism was a significant predictor of three dimensions of consumer ethical beliefs, i.e., illegal, passive, and questionable. The more individuals were oriented towards in-group goals and norms, the more they found these ethically questionable activities unethical. When faced with various consumer ethical dilemmas, collectivistic consumers think about others and the implications for them and thus find harming them in any way unacceptable. There is a parallel between this study and previous studies where collectivism was positively linked to ethical perceptions of corporate social responsibility performance (Webb et al. 2008) and the importance of recycling (McCarty and Shrum 2001) since, regardless of the ethical issue, collectivistic consumers seem to adopt a more ethical stance. Conversely, the non-significant effect of collectivism on the beliefs regarding no harm/no foul actions could be attributed to the perception that no damage was done to anyone.

The study focused on ethics-related constructs, thereby omitting other relevant shared antecedents. Reflecting on prior research, possible common omitted antecedents of consumer ethical beliefs refer to individuals' values, i.e., political value motives (interest in power and influence) and social value motives (altruism and philanthropy) (Ford et al. 2005). Another antecedent of consumer ethical beliefs for which stronger support has recently been found is materialism (Chowdhury and Fernando 2013). The paths which could be taken by future studies are proposed in the following.

Limitations and Future Research Opportunities

There are several limitations of this study that could provide opportunities for future research. First, as is the case in research involving ethically sensitive questions, some respondents may have provided socially desirable answers because they wanted to appear more ethical. Additional variables could be introduced to test the social desirability bias. Second, with its focus on specific individual characteristics related to ethics, the study was not all-encompassing, thereby forgoing other relevant perspectives. Accordingly, the explained variance of the dependent variables was relatively low, suggesting that additional variables need to be included. Future studies could consider exploring other individual factors that have already gained recognition, i.e., materialism and values, or have the potential to do so, such as empathy, which has mostly been related to ethical behaviour (Berenguer 2010; Verhaert and Van den Poel 2011). In addition, concepts that capture the relationship with the affected businesses, such as trust and loyalty, could also be included. Considering the influence of others through peer pressure could also bring further insights into consumer ethical beliefs (Vitell 2003). Third, the study was cross-sectional in nature and it, therefore, only provided a static picture of this phenomenon in time. For a more dynamic perspective, a longitudinal

study would need to be conducted in the future. Fourth, only a single post-transitional European country was included in the study. Whether consumer ethics in Slovenia differs from other post-transitional countries could not be established and needs to be further explored. Finally, considering the study's methodological approach, it could not be determined whether the proposed individual characteristics actually cause consumer ethical beliefs. This limitation could be overcome in future studies by employing an experimental design.

Implications for Public Policy and Companies

The practical implications for public policymakers and companies stem from the unique study setting, as well as the complex interplay of individual characteristics, portraying an individual's ethical persona, which influence the acceptance or disapproval of ethically questionable activities. Currently, public policymakers are more concerned about the misconduct of companies. However, in developing an ethical marketplace, consumers should also be considered, especially since the expanding EU is bringing together consumers with different, some even ethically questionable, past consumption experiences, providing a challenge for marketers and public policymakers. In dealing with consumers in the marketplace, companies would probably prefer those who are more idealistic and collectivistic and less relativistic and individualistic. While it is well acknowledged that morality cannot be legislated by decree (Rawwas et al. 1994), a gradual approach can bring changes in people's minds. One option to reduce the tendencies of consumers to relativize ethically questionable behaviour is to introduce consumer codes of ethics with guidelines for ethical consumer behaviour in the market (such as the example of Better Business Bureau (2015)). On the other hand, companies could focus on pulling in more idealistic consumers by setting a good example. As Al-Khatib et al. (1997) noted, consumers may tend to emulate the ethics of marketers when they shop. Companies promoting idealistic values in their business practices might be more appealing to individuals with idealistic tendencies, who do not find ethically questionable consumer activities acceptable. Considering the value orientation dichotomy whereby more collectivistic and less individualistic consumers are less tolerant of ethically questionable activities, the challenge is to induce people to think collectivistically, not individualistically (McCarty and Shrum 2001), which may be a gruelling task. Companies and public policymakers could try to establish and nurture social ties with local communities through various community programmes. By working towards a common goal together (i.e., cleaner neighbourhood, soup kitchen, donation collection, etc.), individuals' collectivistic tendencies may intensify, making them less likely to tolerate ethically questionable activities. This would hold positive effects for companies and society as a whole.

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