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CONSUMER ETHICS: SOME EVIDENCE FROM YOUNG CONSUMERS FROM

POLAND

Abstract

The research knowledge base about consumers and they behaviours from an ethical

perspective is relatively weak. It is particularly true in comparison to the research base

concerning companies and they behaviours from the ethical perspective. The intention of the

current study is to explore the customers attitudes and beliefs toward ethically difficult

decisions. In this study, the consumer ethics scale (CES) developed by Vitell and Muncy

(2005) was adopted to measure consumer ethical beliefs among young Polish customers. The

research intention is to compare Polish sample results with the original Vitell and Muncy

consumer ethics scale. As the result shows there are some significant differences in consumer

ethical beliefs between Polish students and US students. Further analysis also reveals that age

has an ambiguous effect on ethical beliefs of Polish students. Finally, there is a lack of

reliability in one of the factors of CES.

Keywords:

Consumer ethics, Muncy and Vittell consumer ethics scale, illegal activities, ethical attitudes

and values, young consumers, Poland

Introduction and objectives

1

Ethics and ethical decision making refers to the rules or principles that define right and wrong conduct (Davis, Frederick, 1984). Many of these rules are applied when an individual is required to make a decision. The moral base or rules that are applied to determine right and wrong are often developed from one's cognitive moral development, value base or moral philosophies. Therefore, ethical decision making is the process by which individuals use their moral base to determine whether a certain issue is right or wrong.

Since the early 1980's there has been a surge of interest in the international literature and business practice in the study of business ethics. However most of the studies was focused on business behaviour, not customer behaviour (customer ethics).

A wide literature review conducted within the current study showed that in Poland, consumer ethics was underdeveloped specialism of business and marketing ethics. Based on literature review, the Authors suggested a lack of research on the consumer ethics among Polish customers. As the literature review showed, the main focus of business ethics was on corporate behaviours, ethical marketing activities, ethical attitudes towards employees etc. To the best of knowledge of the authors, no other consumer ethics research study were carried out on Polish sample nor any explored customer attitudes towards ethically difficult decisions.

As Brinkmann (2004) stated, "Business ethics as an academic field deals mainly with moral criticism". Within a market economy, business behaviour is not independent from consumer behaviour and consumer acceptance. Perhaps, there is even some justice, that businesses get the consumers they deserve and vice versa. Rather than criticizing business alone (as consumer activists tend to) or passing on the blame to the market and to the consumers (as businesses tend to) it seems more faithful to consider issues such as Fair Trade, social and environmental sustainability on the one hand and consumer dishonesty on the other as a shared responsibility of business and consumers (Brinkmann, 2004).

Marketers involved in the marketing of ethically oriented products and services are hampered by the fact that the research knowledge base about consumers and they behaviours from an ethical perspective is relatively weak (Brinkmann, Peattie 2008). It is particularly true in comparison to the research base concerning companies and they behaviour from the ethical perspective.

Research presented in subsequent part of the paper has had manifold goals. The first goal is essentially explanatory in nature and examine Polish young consumers' attitudes towards ethically questionable activities. We have achieved this goal using Muncy-Vittel's

scale of ethics. In the present study, the revised consumer ethics scale developed by Vitell and Muncy (2005) was adopted. This kind of research haven't been conducted in Poland yet. Additionally, in order to design cluster of people with similar beliefs and attitudes we have classified subjects using cluster analysis.

The second objective is to compare Polish and foreign students perception of ethical problems. It allowed us to verify if the assumption of the global village is supported.

The third goal is to investigate the effect of age on consumer ethical beliefs. As Vitell and Muncy (2005) suggest there are significant differences in ethical problems' perceptions between young and old people. We have achieved this goal by comparing attitudes and beliefs of two groups of students distinguished by age.

The fourth goal is to investigate a reliability of the newly introduced positions of Vitell and Muncy (2005) scale of ethics. This goal is methodological in nature. The goal was achieved by asking the same questions twice. Once at the beginning, second time - at the end of the questionnaire (repeated questions) and afterwards the results were compared to each other.

The study will contribute in ethical judgements and consumer practices in the Polish perspective. Understanding the ethical orientation of potential social leaders (compare section Methodology) might provide academicians to shape appropriate ethical attitudes early, while they are still studying for their tertiary education. The study might provide useful information and conclusions for business sector, especially retailing and services. Thus, it might present customer behaviours unwelcome for retailers and service providers but acceptable for customers.

The paper will begin with providing a theoretical background of the relevant literature. Thereafter the methodology and the results from the quantitative study will be presented. The paper will conclude with a discussion of findings and limitation for future improvements.

Ethical problems in consumer behaviour

At the heart of a continuing debate among researchers who have been studying business ethics is the question of the determinants of ethical decision making. Is ethical decision making a direct result of personal characteristics of the individual decision maker, an "undersocialized perspective of individuals acting in isolation" (Brass, Butterfield, & Skaggs, 1998)? Or, rather, is ethical decision making more heavily dependent upon organizational and societal

variables, an "oversocialized view of individuals obedient to norms and culture"? Proposed organizational, cultural, or situational influences include: competition, economic conditions, managerial influences, organizational philosophy and policy, peer influences, quality of the work experience etc.

In an effort to understand the determinants of ethical decision making, a major focus in the business ethics literature has been on the formulation and testing of ethical decision making models (Dubinsky & Loken, 1989; Ferrell & Gresham, 1985; Hunt & Vitell,1986; Rest, 1986; Trevino, 1986). It is important to note that these models are not normative models of what one ought to do when faced with an ethical dilemma but are, rather, models of what the authors believe one does when faced with an ethical dilemma. Because the resultant behaviour can be ethical or unethical, labelling these as ethical decision making models might be considered incorrect. The term is being used here to indicate that these are models of the decision making process in which one engages when faced with an ethical dilemma.

In Ferrell and Gresham's 1985 contingency model of ethical decision making in a marketing organization, the ethical decision making process begins with the social and cultural environment in which the ethical issue is generated. Being faced with an ethical issue, the individual engages in a decision making process that is influenced by individual factors (such as attitudes and intentions), significant others, and opportunity (in terms of professional codes, corporate policy, and reinforcement). The individual's decision to behave in a certain manner has a direct effect on actual behaviour, after which the individual evaluates that behaviour. The model includes a feedback mechanism in which evaluation of past ethical/unethical behaviour has an effect on future behaviour, mediated by significant others, opportunity, individual factors, and the individual decision making process.

In Hunt & Vitell's (1986) general theory of marketing ethics model the ethical decision making process begins with both the environment (cultural, industry, organizational) and with the individual's past experiences. These have a direct effect on the individual's evaluation of norms, consequences, and importance of stakeholders. They also have a more immediate effect on the individual's perceptions of the problem, behavioural alternatives, and consequences. The individual's perception of the problem leads to perception of alternative behaviour options, which leads to perception of consequences, which then has a direct effect on the individual's evaluation of the probability and desirability of consequences.

Ethical or unethical consumer practices can be explained as the rightness or wrongness of certain actions on the part of the buyer or potential buyer in consumer situation (Dodge,

Edwards and Fullerton, 1996). Examples of unethical consumer practices include drinking a bottle of water in a supermarket without paying for it, getting too much change and not saying anything.

It is important to note that although moral decisions can have positive outcomes or benefits, most discussions of moral issues refer to the potential negative outcomes. Positive outcomes for all parties involved in business transaction would not create a moral dilemma. Therefore, the discussion and research of moral intensity of issues focuses on the harmful consequences of the act under consideration (of the failure to act). This perspective was implemented in current study and would be presented in this paper.

Within the ethics literatures a majority of research has focused on corporate ethical behaviours rather than an examination of the ethical behaviours of consumers. There is, however, a growing interest in the literature towards unethical consumer practices. While a diverse range of approaches have been undertaken, the majority of the current works have applied various of Muncy-Vitell's Consumer Ethics Scale (CES), including cross-cultural context (Polonsky, Brito and Higgs-Kleyn, 2001; Ramly, Chai, Lung 2008).

However none of the comparative studies or single country studies examine consumers' attitudes in Poland.

Polish young consumers

Young consumers group has been a growing population of consumers in Poland. Undergraduate students represent the new generation of young consumers group. There are ca. 2 million students in Poland at the moment. Almost half of the Polish population at the age of 19 till 24 are students (GUS, 2008).

This research examines selected ethical attitudes and values of young Polish consumers, based on the students' sample.

There have been a lot of changes in Poland over the last two decades. The growing affluence, especially in urban areas, can play an important role in shaping the ethical orientation of the young consumers. Moreover, given the fact that today's university students may be the future business and public leaders, the study explores the stance of young Poles on their acceptance of ethical and potentially unethical situations.

The group is increasingly cosmopolitan in its outlook and preferences, and highly exposed to various media and advertising tactics.

Hypothesis 1. There is no significant difference in consumer ethical beliefs between Polish students and US students (Vitell and Muncy sample 2005).

Individual characteristics that influence the ethical decision making process

There are important differences among people regarding perception of ethical problems. Some of these differences can be explained by simple demographic or socio-economic criteria. For example in Vitell and Muncy study (2005) younger subjects scored significantly lower on the ethics scale than older subjects, indicating that the young are more accepting of unethical consumer behaviour than the elderly. Similar results was obtained in Vitell, Lumkin and Rawwas study (see Vitell 2003). In Rao and Al-Wugayan (2005) study, (exploring US and Kuwait consumers' behaviours) gender and cross-cultural differences with regard to buyer propensities to engage in ethical (unethical) activities were found. Callen and Ownbey (2003) have found that full-time and part-time employed subjects were less accepting of unethical consumer behaviour than unemployed subjects.

Other characteristics of the individual that have been posited as influences in the ethical decision making process include: cognitive moral development (Ferrell, Gresham, and Fraedrich, 1989; Trevino, 1986; Trevino & Youngblood, 1990), economic, political, and religious value orientation (Hegarty & Sims, 1978, 1979), ego strength (Stead, Worrell & Stead, 1990; Trevino, 1986), ethical philosophy (Stead et al., 1990), locus of control (Hegarty & Sims, 1978, 1979; Jones & Kavanagh, 1996; Stead et al., 1990; Trevino, 1986; Trevino & Youngblood, 1990), Machiavellianism (Hegarty & Sims, 1978, 1979; Jones & Kavanagh, 1996; Stead et al., 1990), nationality (Hegarty & Sims, 1978, 1979), and sex role orientation (Stead et al., 1990).

On the basis of previous research we suppose that age could affect perception of ethical problems which allows us to state the following hypothesis:

Hypothesis 2. Younger students seem to achieve lower scores on the ethic scale in comparison with older students.

Muncy-Vitell Consumer Ethics Scale

The consumer ethics scale developed by Muncy and Vitell (1992) looks at how consumers react differently to different types of ethical situations. They also specified four distinct dimensions relating to the following situations, specifically – (1) actively benefiting from illegal activities, (2) passively benefiting, (3) actively benefiting from deceptive but legal practices and (4) no harm activities.

The first dimension signifies the behaviour in which consumers actively take advantage of a situation at the expense of the seller. For example, a customer gives misleading price information to cashier when the tag has been peeled off. The second dimension consist of a situation where consumers passively benefiting themselves due to the seller's mistake. An example of this situation is when a customer gets too much change and does not inform the cashier. The third dimension represents actions in which consumers are actively involved in unethical but not necessarily illegal practices. For example, a customer keeps quiet when a waitress at the restaurant serves him first instead of the other customer waiting in front of him. The final dimension refers to the behaviour that is not seen as harmful to others. An example of this situation is the act of spending an hour trying on different shoes not purchasing any.

In a recent revision, Vitell and Muncy (2005) modified the original scale and added a new dimension that measures consumers' desire to recycle products and "do the right thing." These new items can be grouped into tree distinct categories – (1) downloading/buying counterfeit goods, (2) recycling/environmental awareness and (3) doing the right thing/doing good.

It is important to underline that the present study is based on this modified version (CES 2005). Therefore the items are grouped into seven distinct categories (four groups - from 1992' study and additional three groups - from 2005' study).

Methodology

The study was conducted in two phases. Phase 1 was designed to pre-test the questionnaire. Phase 2 consisted of a study designed to collect and analyse information gathered from students' responses.

The CES 2005 questionnaire was translated and back translated as required to ensure consistency. The Authors include some insignificant changes in the questionnaire to adapt it to colloquial language. However, the introduced modification did not change the sense of the questions at all.

The phase 2 questionnaires were delivered to students (respondents) during their lecturers. The students were asked to complete the questionnaire and return them at the end of the classes. The survey was voluntary and there were no incentives provided for participation. Thus, the total sample size for the phase 2 was 105 respondents, while 3 questionnaires were excluded from analysis because they were incomplete. Therefore the total number of 102 questionnaires (97% response rate) was included into the further statistical analysis.

Fifty-eight percent of student sample was female, 28% was man while 14% of respondents did not declare their gender.

Half of the sample, 51% of students were at the age of not more than 25, 23% of student at the age of 26-35, 12% of the sample declare the age of 46-55, less than 1% at the age of more than 55. And 13% of respondents did not declare their age.

The part time students participated in the study. And all of the respondents were students of the business school (bachelor programme), the sociology department.

As implemented from the Vitell and Muncy (2005) consumer ethics scale (CES), respondents were asked to rate each item on a 5-point scale from "strongly believe that it is wrong" (1) to "strongly believe that it is not wrong" (5).

Findings

The findings will be presented applying to the seven distinct categories introduced by Muncy & Vitell: 1/ DL = downloading; 2/ REC = recycling; 3/ GOOD = "doing good"; 4/ ACT = actively benefiting from illegal actions; 5/ PAS = passively benefiting; 6/ QUEST = questionable, but legal actions; 7/ NOH = no harm, no foul.

The research findings are summarized and presented in Appendix 1. In the following section, results will be discussed applying to the seven distinct categories introduced by Vitell and Muncy (2005).

As "downloading" items are concerned, opinions of Polish respondents are rather neutral and levelled at 3,18. It indicates rather not negative attitude towards behaviours included into downloading group. While comparing to analogous level for US sample (3,17), higher level for declared ethical behaviours could be observed (t(90)=5,66; p<0,001).

As second dimension of ethical attitudes is concerned, "recycling/environmental awareness", the average level tends to 3,57. That means slightly positive attitude towards

environment protection and recycling. The level is statistically significantly lower than Vitell and Muncy (2005) sample (4,07; t(93)=7,29; p<0,001).

The next dimension is "doing the right thing/doing good". The average for that level accounted for 2,97. According to the presented results, it could not be stated that Polish customers are sensitive for that kind of ethical arguments and behaviours. The results from Polish sample are significantly different from US sample. As the Vitell and Muncy (2005) results are concerned, US students achieved 4,405 (t(95)=19,12; p<0,001).

With regard to "actively benefiting from illegal activities", generally Polish students are not to feel like accepting gaining advantages from unethical behaviours (2,598). It should be underlined that the general level was significantly higher (t(99)=8,4; p<0,001) than US sample (1,88).

The higher acceptance level for unethical behaviours compared to "actively benefiting from illegal activities" among Polish students could be classified as passively benefiting. In general, Polish students represent rather neutral attitudes towards this dimension. Although the result was higher than for US sample (t(97)=3,16; p<0,01).

The average score for the next dimension of ethics scale actively benefiting from deceptive but legal practices levelled at 2,77. It allows us to conclude that these kind of attitudes are perceived relatively negative by Polish students. The results are quite similar to US sample, however inconsiderably higher from US students (2,59).

The last dimension is defined as "no harm activities". The final result 3,35 indicates the tendency to perceive that kind of activities as neutral. It should be underlined that for the analysed dimension, Polish sample appeared to be more ethically sensitive in comparison to US sample (4,05). Similarly to the other mentioned cases, the difference was statistically significant (t(90)=7,81; p<0,001).

The above reported research results authorize the summarized statement that Polish students are reasonable sensitive to ethical problems. The statistical comparison between Polish and US results indicate lower ethical sensitiveness of Polish students. Therefore the presented results did not support the Hypothesis 1. The Hypothesis 1 was negatively verified.

Cluster analysis

Although the above reported results, presented as average results, provide some helpful insights, but they could disfigure the complete picture of the analysed problems (attitudes towards ethical behaviours).

The average results do not illustrate individual differences of sensitivity level regarding ethical behaviours.

This has led us to implement non-hierarchical cluster analysis (k-means) on the basis of discussed seven dimensions of Vitell and Muncy (2005). The aim of implementing cluster analysis is to identify groups of individuals that are similar to each other regarding their ethical attitudes.

Within the cluster analysis, three different analyses were conducted, including tree-, four- and five-clusters. The introductory analysis showed that the most interesting were results from four-clusters sample. Therefore the below discussed results and comments come from four clusters sample.

Table 1 presents average results of ethics index for four separate segments (moralists, average, dodgers, undecided).

Table 1. Results of non-hierarchical cluster analysis (group mean values)

Dimensions	The moralists	The average	The dodgers	The undecided
DL	2.00	3.00	3.97	3.97
REC	3.72	3.65	3.79	3.35
GOOG	2.83	3.14	3.54	2.68
ACT	1.77	2.23	3.28	3.01
PAS	2.00	3.01	3.64	3.17
QUEST	1.94	2.71	3.47	3.19
NOH	2.63	3.66	4.29	2.75

As the moralists group is concerned, they compose 23% of respondents. A key characteristic of that group is admitting all unethical behaviours to be wicked and all ethical behaviours to be good. The moralists are the most sensitive cluster for ethical behaviours.

The undecided cluster composes 16% of respondents. The cluster represents undefined attitudes towards ethical behaviours. In considering "downloading" dimension and "passively benefiting" dimension, the undecided represents similar attitudes as the dodgers. Whilst "doing good" dimension brings the undecided closer to the moralists that the average or the

10

¹ The research was not representative. Therefore, the above mentioned group size regards to the research sample and they are not representative for the whole population.

dodgers. Generally, the undecided cluster does not represent homogeneous and clear ethical behaviours.

Cluster defined as "the average" made up the largest group (35% of respondents). They manifest rather ethical behaviours. The key feature that distinguish "the average" from other clusters is rather positive attitude towards passively benefiting behaviours and ethically equivocal problems.

"The dodgers" are rather positive regarding amoral behaviours. Interestingly, they represent positive acceptance towards non ethical behaviours in regards to passive advantages and when actively benefiting from illegal (or unethical) behaviours. They account for 27% of respondents and it should be noted that the dodgers constitute the less ethically sensitive cluster.

It is worth noting that the presented cluster analysis provides a conclusion that there are no homogeneous model of customers behaviours towards ethical aspects. A wide range of different attitudes and behaviours could be observed simultaneously. Therefore the Authors conclude that each generalization is blundered.

The effect of age on consumers' ethical attitudes

As defined at the beginning, the third goal of the paper is to investigate the effect of age on consumers' ethical beliefs.

From this perspective, the following Hypothesis 2 was formulated: Younger students seem to achieve lower scores on the ethic scale in comparison with older students.

To explore the effect of age on consumers' ethical behaviours, the respondents were divided into two age groups: group one (respondents below 26 years old) and group two (26-65 years old).

The average opinions for all seven dimensions according to age groups are presented in Table 2.

Table 2. The effect of age on respondents attitudes – group means

Dimention	>25 years old	26-65 years old	Signifiance
DL	3.22	2.94	n.s.
REC	3.57	3.61	n.s.
GOOD	3.13	2.79	p<0.05
ACT	2.85	2.37	p<0.01
PAS	3.20	2.69	p<0.01

QUEST	2.94	2.56	p<0.05
NOH	3.43	3.28	n.s.

From the data, no clear results can be observed. In case of four dimensions, statistically significant differences were observed between age groups. In case of three other dimensions, statistically significant differences were not observed. There is very limited evidence to support Hypothesis 2. Although, the mentioned three dimensions with no statistically significant differences, represent results for age sample 25-65 that are similar in direction with the Hypothesis 2. This limited support to the age differences postulated in this paper may be additionally supported by the in-depth analysis of the structure of age groups. From the data it can be observed, that age differences between both clusters (>25 and 25-65) were not significant. The second group (25-65 years old) consists of relatively young people (below 30 years old).

Taking into account the above mentioned comments regarding age structure of the sample, the results tend to confirm the hypothesis concerning the higher ethical sensitivity of older customers.

Investigating reliability of respondents answers

The fourth objective of current research is to investigate a reliability of the newly introduced positions of Vitell and Muncy (2005) scale of ethics. As it was mentioned at the beginning, this goal was methodological in nature.

In the questionnaire, the questions at the beginning (ten questions) were repeated at the end of the questionnaire. The repeated questions belong to newly introduced set of ethics scale positions. Results of the comparison of answers to the both set of scale positions are presented in Table 3.

Table 3. Reliability of selected items of the Muncy-Vitell Consumer Ethic Scale

	Items	Question	t statistic	Significance
		positions		(2-tailed)
Pair 1	Downloading music from the	Q1 - Q32	t= - 0.77	0.44763
	internet instead of buying it – (DL)			
Pair 2	Buying counterfeit goods instead of	Q2 – Q33	t= - 0.28	0.780362
	buying the original manufacturers'			
	brands – (DL)			

Pair 3	Buying products labelled as "environmentally friendly" even if they don't work as well as competing products – (REC)	Q3 – Q34	t= 0	1
Pair 4	Purchasing something made of recycled materials even though it is more expensive – (REC)	Q4 – Q35	t= - 0.29	0.776074
Pair 5	Buying only from companies that have a strong record of protecting the environment – (REC)	Q5 – Q36	t= 1.11	0.268457
Pair 6	Recycling materials such as cans, bottles, newspapers, etc. – (REC)	Q6 – Q37	t= -1.37	0.176222
Pair 7	Returning to the store and paying for an item that the cashier mistakenly did not charge you for -(GOOD)	Q7 – Q38	t= - 1.9	0.062273
Pair 8	Correcting a bill that has been miscalculated in your favour – (GOOD)	Q8 – Q39	t= - 3.27	0.001947
Pair 9	Giving a larger than expected tip to a waiter or waitress – (GOOD)	Q9 – Q40	t= - 0.18	0.890233
Pair 10	Not purchasing products from companies that you believe don't treat their employees fairly –	Q10 – Q41	t= - 2.04	0.047103

There were three significant differences in answers to the two sets of questions. It concerns pair 7, 8 and 10. All of them belong to the same factor - doing the right thing/doing good. It may suggest that these scale positions are not reliable and it is necessary to redefine and elaborate new positions.

Limitations

In the context of discussed results, there are some limitations of the presented research results. It is important to note the following limitations as they affect comments and conclusions.

First of all, the research sample was not a representative one and with limited sample size. The limited representativeness of the sample of Polish students should be attributed mainly to their affiliation with the same business school.

Further research should endeavour to include a representative sample of the Polish students. As such, the study has encountered an omitted variables problems in which other

variables may account for the rest of variance. Future research should include other variables such as the role of gender, religiously, the role of money, moral philosophies, and attitude toward business. Probably it could be interesting to compare within the future research business versus non-business students.

The limitation for managerial implications comes from the character of students' answers. They are declarative one, and the study was not aimed to explore the real (practical) behaviours. Consistent with common practice, students could declare "right" answers for "right" questions while in market behaviours they behave differently.

Although, the presented research provide some interesting findings to the general knowledge about ethical beliefs of Polish young customers.

Conclusions

This research investigated the ethical attitudes and beliefs of Polish students. University students were surveyed because they represent the strong population of young Polish customers. It is not questionable that the group is highly exposed to modern marketing tactics. There are also some general opinions (not supported by wide research results) that the group is affected by the general decline in moral standards.

The results indicate that there is difficult to present a homogeneous picture of ethical beliefs of the Polish students.

They are rather reasonable sensitive to ethical problems. However the statistical comparison between Polish and US results indicate lower ethical sensitiveness of Polish students.

The research results revealed that Polish students were more willing to passively benefit from illegal actions then did the US students. In the contrast, they represent negative attitudes toward behaviours "actively benefiting from illegal actions". It could be interesting to discuss that aspect further within the future research.

Overall, the results indicate positive attitudes towards recycling and environmental protection. However the study reveals just declared attitudes, not observed behaviours. Therefore the study results did not allowed the statements that Polish young customers (students) are sensitive on environmental & recycling arguments in marketing tactics. Such statements demand further research, focused more on practical market behaviours.

Finally, the results should be interpreted with caution due to the fact that the sample was not a representative one and mainly consisted of students from one university.

Appendix 1 Consumer Ethics Scale, Poland, percent responses (%)

	Question	Strongly believe that it is wrong	2	3	4	Strongly believe that it is not wrong 5	Missing
1.	Downloading music from the internet instead of buying it – (DL)	11,8	13,7	34,3	24,5	15,7	0
2.	Buying counterfeit goods instead of buying the original manufacturers' brands – (DL)	14,7	15,7	25,5	26,5	17,6	0
3.	Buying products labeled as "environmentally friendly" even if they don't work as well as competing products – (REC)	3,9	12,7	46,1	24,5	11,8	1
4.	Purchasing something made of recycled materials even though it is more expensive – (REC)	4,9	10,8	46,1	19,6	15,7	2,9
5.	Buying only from companies that have a strong record of protecting the environment – (REC)	3,9	7,8	41,2	22,5	22,5	2
6.	Recycling materials such as cans, bottles, newspapers, etc. – (REC)	4,9	3,9	18,6	19,6	50	2,9
7.	Returning to the store and paying for an item that the cashier mistakenly did not charge you for – (GOOD)	20,6	8,8	34,3	17,6	16,6	2
8.	Correcting a bill that has been miscalculated in your favor – (GOOD)	29,4	14,7	33,3	13,7	6,9	2
9.	Giving a larger than expected tip to a waiter or waitress – (GOOD)	5,9	8,8	40,2	23,5	20,6	1
10.	Not purchasing products from companies that you believe don't treat their employees fairly – (GOOD)	18,6	11,8	37,2	14,7	15,7	2
11.	Returning damaged goods when the damage was your own fault – (ACT)	31,4	23,5	20,6	18,6	5,9	-
12.	Giving misleading price information to a clerk for an unpriced item – (ACT)	29,4	32,3	20,6	10,8	5,9	1
13.	Using a long distance access code that does not belong to you – (ACT)	13,7	16,6	27,5	18,6	22,6	1
14.	Drinking a can of soda in a store without paying for it – (ACT)	42,1	21,6	15,7	18,6	2	-
15.	Reporting a lost item as "stolen" to an insurance company in order to collect the insurance money – (ACT)	20,6	23,5	20,6	18,6	15,7	1
16.	Moving into a residence, finding that the cable TV is still hooked up, and using it without paying for it – (PAS)	12,7	7,8	20,6	14,7	44,1	-
17.	Lying about a child's age to get a lower price – (PAS)	19,6	19,6	16,6	29,4	14,7	-
18.	Not saying anything when the waiter or waitress miscalculates a bill in your favor – (PAS)	21,6	22,5	31,4	14,7	8,8	1
19.	Getting too much change and not saying anything – (PAS)	18,6	24,5	26,5	19,6	10,8	-
20.	Joining a CD club just to get some free CD's with no intension of buying any – (PAS)	8,8	12,8	29,4	23,5	24,5	1
21.	Observing someone shoplifting and ignoring it – (PAS)	31,4	22,5	33,3	4,9	5,9	2

22.	Using an expired coupon for merchandise – (QUEST)	28,4	22,5	30,4	4,9	6,9	6,9
23.	Returning merchandise to a store by claiming that it was a gift when it was not – (QUEST)	15,7	20,6	30,4	18,6	11,8	2,9
24.	Using a coupon for merchandise you did not buy – (QUEST)	25,5	18,6	28,4	14,7	7,8	4,9
25.	Not telling the truth when negotiating the price of a new automobile – (QUEST)	9,8	27,4	26,5	20,6	13,7	2
26.	Stretching the truth on an income tax return – (QUEST)	11,8	24,5	30,4	19,6	12,7	1
27.	Installing software on your computer without buying it – (NOH)	14,7	30,4	21,6	19,6	12,7	1
28.	"Burning" a CD rather than buying it – (NOH)	11,8	24,5	17,6	31,4	13,7	1
29.	Returning merchandise after buying it and not liking it – (NOH)	10,8	21,6	30,4	14,7	17,6	4,9
30.	Taping a movie off the television – (NOH)	11,8	16,6	10,8	21,5	37,3	2
31.	Spending over an hour trying on clothing and not buying anything – (NOH)	3,9	13,8	9,8	18,6	51	2,9
32.	Downloading music from the internet instead of buying it – (DL)	14,7	14,7	23,5	25,5	19,6	2
33.	Buying counterfeit goods instead of buying the original manufacturers' brands – (DL)	10,8	16,6	31,4	23,5	15,7	2
34.	Buying products labeled as "environmentally friendly" even if they don't work as well as competing products – (REC)	2,9	10,8	44,1	27,5	12,7	2
35.	Purchasing something made of recycled materials even though it is more expensive – (REC)	4,9	11,8	49,1	16,6	14,7	2,9
36.	Buying only from companies that have a strong record of protecting the environment – (REC)	6,9	5,9	39,2	21,6	23,5	2,9
37.	Recycling materials such as cans, bottles, newspapers, etc. – (REC)	4,9	5,9	24,5	14,7	47,1	2,9
38.	Returning to the store and paying for an item that the cashier mistakenly did not charge you for – (GOOD)	8,9	7,8	27,5	19,6	33,3	2,9
39.	Correcting a bill that has been miscalculated in your favor – (GOOD)	6,9	10,8	30,4	21,5	29,4	1
40.	Giving a larger than expected tip to a waiter or waitress – (GOOD)	3,9	9,8	40,2	18,6	24,5	2,9
41.	Not purchasing products from companies that you believe don't treat their employees fairly – (GOOD)	8,8	8,8	39,2	18,6	22,6	2

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