

**INVESTIGATING THE IMPACT OF RELIGIOSITY,
CONSUMER ETHICAL BELIEFS AND ANTICIPATED GUILT
ON UNETHICAL CONSUMER BEHAVIOUR**

Ph. D. THESIS

by

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INDIAN INSTITUTE OF TECHNOLOGY ROORKEE
ROORKEE – 247667 INDIA
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CONSUMER ETHICAL BELIEFS AND ANTICIPATED GUILT
ON UNETHICAL CONSUMER BEHAVIOUR**

A THESIS

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by

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INDIAN INSTITUTE OF TECHNOLOGY ROORKEE
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MAY, 2022**



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STUDENT'S DECLARATION

I hereby certify that the work presented in the thesis entitled “**INVESTIGATING THE IMPACT OF RELIGIOSITY, CONSUMER ETHICAL BELIEFS AND ANTICIPATED GUILT ON UNETHICAL CONSUMER BEHAVIOUR**” is my own work carried out during a period from December, 2016 to January, 2022 under the supervision of Dr. Zillur Rahman, Professor, Department of Management Studies, Indian Institute of Technology Roorkee, Roorkee, India.

The matter presented in the thesis has not been submitted for the award of any other degree of this or any other Institute.

Dated: _____

(SYED MASROOR HASSAN)

SUPERVISOR'S DECLARATION

This is to certify that the above mentioned work is carried out under my supervision.

Dated: _____

(Zillur Rahman)

Supervisor

ABSTRACT

Ethical behaviour is indispensable for a long lasting and mutually satisfying seller-buyer dyadic relationship (Berry and Seiders, 2008). As a result, a substantial amount of conceptual and empirical work in the marketing discipline has been devoted to examining and investigating ethical issues (Ferrell et al., 1989; Hunt and Vitell, 1986, 2006; Schlegelmilch and Oberseder, 2010). However, Schlegelmilch and Oberseder, in their review of the marketing ethics literature, acknowledged that while “*research interest in consumer ethics [CO] has grown since the 1990s research that focuses on ethical issues surrounding corporations still exerts considerable dominance that consumer ethics research still has to catch up*” (2010, p. 13). Moreover, other researchers have also highlighted that the majority of the literature concerning ethics in the marketplace is favoured towards the seller side. (Kavak et al., 2009; Swaidan, 2012). Until recently, there has been minimal change in marketing research ethics to correct this imbalance, and consumer ethics continues to be a “nascent field of enquiry” (Vitell et al., 2016).

Consumer ethics, thus, represents the underdeveloped counter-equivalent of business ethics. It is noteworthy that while research in consumer ethics existed before 1990, it did not receive much attention (e.g., Moschis and Powell, 1986). However, beyond the 1990s, consumer ethics research gained traction due to the realization that (a) consumers are an essential part of the seller-buyer dyadic relationship and (b) supporting a truly ethical marketplace is crucial for taking marketing transactions beyond short-term discrete exchanges to long-term relational exchanges (Berry and Seiders, 2008; Gundlach and Murphy, 1993; Rao and Wugayan, 2005). The relevance of consumer ethics in business and social contexts is beyond doubt due to the substantial costs that firms, employees, customers, and the environment suffer from unethical consumer behaviour (Schwart, 2016). For instance, in the service context, consumer misbehaviour impacts a firm’s bottom line and has a negative impact on the service experience of other consumers (Schaefers et al., 2016). Likewise, Appriss Retail (2018) reported that fraudulent or abusive returns from consumers touched \$ 18.4 billion in monetary terms. The above examples suggest that unethical consumer behaviour is expanding in scope and intensity with time and connotes a form of “guerrilla warfare against companies” (Fombelle et al., 2020; Tian et al., 2002). Thus, unethical behaviour on the part

of consumers is a major cause of concern for practitioners as it leads to significant business losses and jeopardizes the maintenance of consumer-firm relationships (Rao and Wugayan, 2005; Steenhaut and Van Kenhove, 2006). The fact that marketers often find it challenging to deal with unethical consumer practices makes consumer ethics a key focus for both marketing practitioners and researchers. Therefore, a better understanding of why some consumers behave unethically can help practitioners devise strategies to curtail such (unethical) practices and reinforce the long-lasting and mutually satisfying customer-firm relationships.

Its pervasive nature and non-trivial implications for organizations and other stakeholders present an urgent case for exploring the factors that may discourage consumers from taking advantage of the seller. To address this lacuna in marketing ethics literature, the present research work examines the role of religiosity, consumer ethical beliefs, and anticipated guilt in curbing unethical consumer behaviour. For this, a conceptual model is proposed that investigates the role of religiosity (i.e., intrinsic and extrinsic religiosity) on consumer ethical beliefs (beliefs towards unethical behaviour and beliefs towards doing good) and the subsequent direct and indirect (via anticipated guilt) impact of ethical beliefs on unethical consumer behaviour. This research adopted a quantitative cross-sectional research design for testing the proposed relationships. Data was collected from students enrolled in a public university in Roorkee, India through offline and online modes. The data analysis was carried out using confirmatory factor analysis and structural equation modelling.

Overall, the findings reveal that religiosity, consumer ethical beliefs, and anticipated guilt can play a crucial role in curbing unethical consumer behaviour. Specifically, intrinsic religiosity has an inverse relationship with beliefs towards unethical behaviour and a positive relationship with beliefs towards doing good. Further, beliefs towards unethical behaviour promote unethical conduct, while beliefs towards doing good have the opposite effect on unethical behaviour. Finally, results reveal that anticipated guilt not only promotes an individual's tendency to desist from unethical behaviour but also mediates the relationship between beliefs towards unethical behaviour and unethical consumer behaviour.

These research findings have significant theoretical and practical implications. The research advocates a novel approach to prevent or scale down the prevalence of unethical consumer behaviour by activating "internal moral concern" among individuals based on religiosity, ethical beliefs and anticipated guilt. This may foster an ethically conscious mindset and, subsequently,

curtail unethical consumer behaviour. Overall, this empirical research adds to the consumer ethics literature by providing insights into the consumer ethical beliefs of Indian consumers and ways to curtail unethical consumer behaviour.

Keywords: Consumer Ethics, Consumer Ethical Beliefs, Unethical Consumer Behaviour, Religiosity, Anticipated Guilt.



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(Syed Masroor Hassan)



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LIST OF ABBREVIATIONS

Abbreviations	Full form
AG	Anticipated Guilt
AMOS	Analysis of Moment Structures
AVE	Average Variance Extracted
BUB	Beliefs towards Unethical Behaviour
BDG	Beliefs towards Doing Good
CEB	Consumer Ethical Beliefs
CFA	Confirmatory Factor Analysis
CFI	Comparative Fit Index
CR	Construct Reliability/ Composite Reliability
DF	Degree of Freedom
GFI	Goodness of Fit Index
IFI	Incremental Fit Index
NFI	Normed Fit Index
PCA	Principal Component Analysis
REL	Religiosity
RMSEA	Root Mean Square of Approximation
SEM	Structural Equation Modelling
SPSS	Statistical Package for Social Science
TLI	Tucker-Lewis Coefficient
UCB	Unethical Consumer Behaviour
UK	United Kingdom
USA	United States of America



Chapter 1

Introduction

This introductory chapter serves as a guide to this research work. It outlines the backdrop for this research endeavour and presents an overview of the thesis. It begins by stating the problem statement, followed by the research scope and motivation for the present study. Next, the purpose, research questions, and objectives of this research effort are highlighted. It is followed by the research methodology employed to fulfil the stated purpose and objectives. The chapter ends with an overview of the present research, definitions of key terms, and a brief account of the other chapters that follow, thus giving a bird's eye view of the thesis. A pictorial representation of Chapter 1 is shown in Figure 1.1 below.

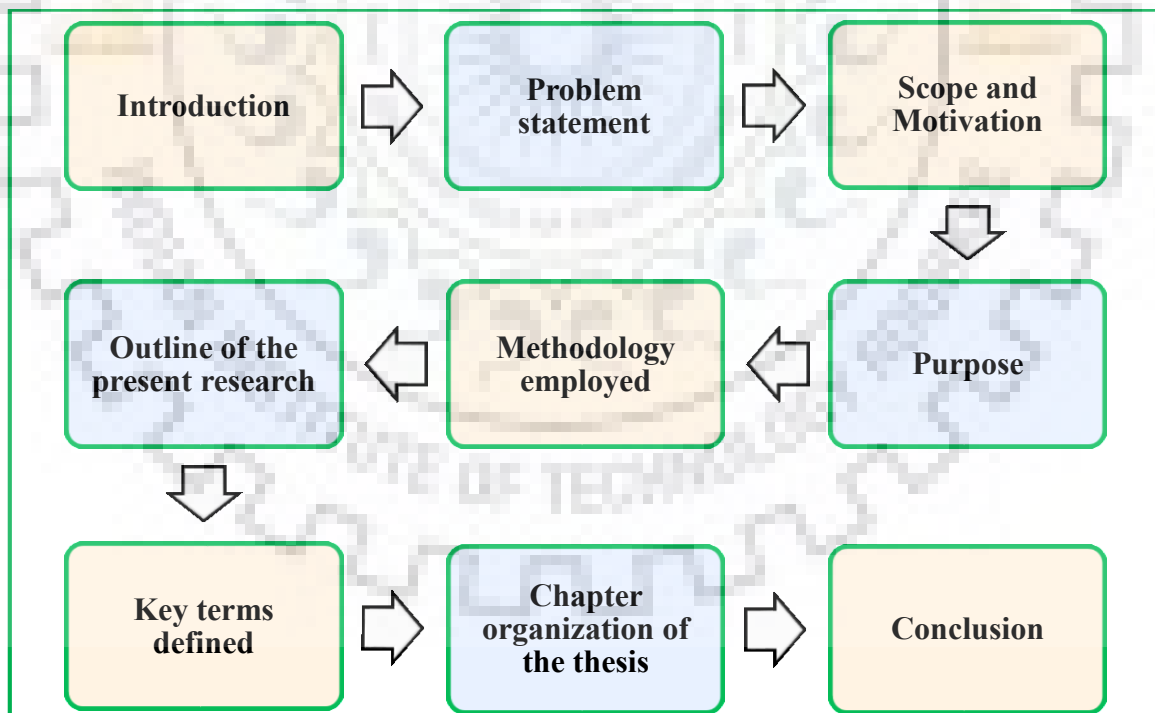


Figure 1.1 Layout of chapter 1

1.1 OVERVIEW OF THE PRESENT RESEARCH

Ethical behaviour is indispensable for a long-lasting and mutually satisfying seller-buyer dyadic relationship (Berry and Seiders, 2008). As a result, a substantial amount of conceptual and empirical work in the marketing discipline has been devoted to examining and investigating ethical issues (e.g., Ferrell et al., 1989; Ferrell and Gresham, 1985; Hunt and Vitell, 1986, 2006; Trevino, 1986). Moreover, the marketing discipline has been witnessing an increase in ethical issues in the recent past (Schlegelmilch and Oberseder, 2010). However, Vitell et al. (1991) observed that “marketing ethics has been remiss in its examination of the inextricably related phenomenon of consumer ethics” (p. 365). Similarly, Schlegelmilch and Oberseder, in their review of marketing ethics literature, acknowledged that while “research interest in consumer ethics [CO] has grown since the 1990s, research that focuses on ethical issues surrounding corporations still exerts considerable dominance ... that consumer ethics research still has to catch up” (2010, p. 13). Moreover, other researchers (e.g., Kavak et al., 2009; Swaidan et al., 2004; Vitell, 2003) have highlighted that most of the literature concerning ethics in the marketplace favours the seller side. Thus, prior research suggests that we know very little about consumer decision-making involving ethical content (Vitell et al., 2001). Until recently, there has been minimal change in marketing ethics research to correct this imbalance, and consumer ethics continues to be a “nascent field of enquiry” (Lo et al., 2020; Swaidan, 2012; Vitell et al., 2016).

Further, Bagozzi (1995) has underscored the importance of consumer ethics as an essential part of relationship marketing that needs added attention. Despite the consumers’ being a crucial cog in the seller-buyer dyad, limited studies have dealt with consumer ethics in the marketplace (Swaidan, 2012). This lack of attention and the subsequent dearth of research in consumer ethics may lead to an incomplete comprehension of marketing dynamics (the acquisition, usage, and disposal of goods and services), which might eventually lead to the formulation of ineffective marketing strategies (Swaidan, 2012; Swaidan et al., 2004; Vitell, 2003).

Consumer ethics therefore represents the underdeveloped counter-equivalent of business ethics (Lo et al., 2020). It is noteworthy that while research in consumer ethics existed before 1990 (e.g., DePaulo, 1986; Moschis and Churchill, 1978; Moschis and Powell, 1986; Wilkes, 1978), it did not receive much attention. However, beyond the 1990s, consumer ethics research gained traction due to the realization that (a) consumers are an indispensable part of the seller-buyer dyadic relationship, (b) unethical consumer behaviour is widespread and ubiquitous across industries

(Punj, 2017; Rosenbaum et al., 2011), and (c) supporting a truly ethical marketplace is crucial for taking marketing transactions beyond short-term discrete exchanges to long-term relational exchanges (Berry and Seiders, 2008; Gundlach and Murphy, 1993; Hennig and Thureau et al., 2002; Rao and Al-Wugayan, 2005; Reinartz et al., 2004). The relevance of consumer ethics in business and social contexts is beyond doubt due to the substantial costs that firms, employees, customers, and the environment suffer from unethical consumer behaviour (Schwartz, 2016). For instance, in the service context, consumer misbehaviour impacts a firm's bottom line and has a negative impact on the service experience of other consumers (Schaefer et al., 2016). Likewise, Appriss Retail (2018) reported that fraudulent or abusive returns from consumers touched \$ 18.4 billion in monetary terms. Similarly, the global retail theft barometer (2015) reported that retailers in various business sectors covering 24 nations suffered a loss of \$47 billion due to consumer theft (just one variant of unethical consumer behaviour) in 2014-15. Further, the expenditure on loss mitigation systems like alarm monitoring systems, safeguards, and face recognition systems covered 1.2% of the retail sales for the same period. Bernstein (1985, p. 24) sums up succinctly that consumers are "out-doing big business and government at unethical behavior." In short, such behaviour can make the marketplace "an arena of disillusionment" and "cast a pall over aspirations" of individuals and society at large (Fullerton and Punj, 1993), thus "reducing the efficiency and effectiveness with which a marketing system can address community requirements" (Chowdhury, 2020, p. 415). The challenge of dealing with corrupt consumer practises makes consumer ethics a key focus of practitioners and researchers.

On the other hand, the bright side of consumer ethics includes purchasing fair-trade products, recycling, buying green products or organic products. (Espínola-Arredondo and Muñoz-García, 2016; Ray and Sahney, 2021; Wu and Yang, 2018). It helps to improve the quality of life for various stakeholders, including producers, sellers, and others worldwide (Arnould, 2011; Carrington et al., 2020; Kushwah et al., 2019b; Kushwah et al., 2019c). For example, worldwide sales of Fairtrade certified products increased from 8.5 billion EUR in 2017 (Fairtrade International, 2018) to more than 9.8 billion EUR in 2018 (Fairtrade International, 2019). Another positive aspect of consumer ethics is that it plays a crucial role in the success of company-sponsored social initiatives. Corporate social responsibility (CSR) activities stand a greater chance of success when consumer interests are part of such initiatives (Garrido et al., 2020; Vitell, 2015). Thus, consumer ethics continues to be a research area that has worldwide relevance, with its negative and positive influence not only on business organizations but also on society and the environment

(Carrington et al., 2020; Vitell, 2015). Therefore, a better understanding of consumer ethics will help managers devise strategies that, on the one hand, can curtail unethical consumer behaviour and, on the other hand, promote ethical conduct among consumers, resulting in a long-lasting and mutually beneficial consumer-firm relationship.

1.1.1 Consumer Ethics

Consumer ethics aims to examine and comprehend consumer behaviour from a moral perspective (Brinkmann and Peattie, 2008). Muncy and Vitell (1992, p. 298) defined consumer ethics as “the moral principles and standards that guide the behaviour of individuals as they obtain, use, and dispose of goods and services”. Whereas in the words of Swaidan (2012), consumer ethics is “the study of what constitutes right or wrong conduct in consumer behavior” (p. 202). Vitell (2015, p. 768) highlighted that “in their one-on-one dyadic relationships, consumers have a responsibility to act ethically, which usually involves the obtaining and perhaps the use of goods and services but could also involve disposal. We might call this responsibility as consumer ethics.” Recently, Hassan et al. (2021) defined consumer ethics as “examining and interpreting consumer beliefs and behaviour from an ethical lens”.

Although marketing ethics researchers have shown growing curiosity concerning consumer ethics in the last two decades (Chowdhury and Fernando, 2013), the emergence of consumer ethics as a research domain with the objective of reining in non-normative consumer behaviour can be traced to the 1970s (Zhao and Xu, 2013). As a result, much of the work has targeted “bad rather than good ethics” (Brinkmann and Peattie, 2008; Vitell, 2003), and unethical consumer behaviour is “the dominating speciality within the wider field of consumer ethics research” (Brinkmann and Lentz, 2006). Additionally, the extant literature has categorized consumer ethics into two broad streams (Fukukawa and Ennew, 2010; Singh et al. 2018). One set of studies deals with context-specific non-normative behaviour; that includes examples like shoplifting (Leischnig and Woodside, 2019), insurance fraud (Lesch and Brinkmann, 2011; Warren and Schweitzer, 2018), counterfeit consumption (Bian et al., 2016), digital piracy (Koay et al., 2020; Yang et al., 2015). The second set of studies gives a more holistic description of ethically questionable consumer behaviour that differs in ethicality. This latter stream of research has primarily focused on the antecedents of consumer ethical beliefs and is the focus of this research endeavour. Past empirical research indicates that numerous variables have been scrutinized as antecedents of consumer ethical beliefs,

such as religiosity/spirituality (Arli et al., 2021; Flurry and Swimberghe, 2016; Huang and Lu, 2017; Vitell et al., 2016), materialism (Gentina et al., 2018a; Lu and Lu, 2010; Ryoo et al., 2020), moral philosophies (Chowdhury, 2019; Culiberg and Badje, 2014), attitude (Fukukawa and Ennew, 2010; Graafland, 2017; Pinna, 2020), age (Flurry and Swimberghe, 2016; Pekerti and Arli, 2017), moral identity (Chowdhury and Fernando, 2014; Dooston et al., 2017), culture (Lu et al., 2015; Swaidan, 2012) etc. Moreover, the factors investigated as mediators and moderators include moral philosophies (Chowdhury, 2018; Zou and Chan, 2019), moral intensity (Culiberg, 2014; Yacout and Vitell, 2018), culture (Vitell et al., 2016), empathy (Hwang and Kim, 2018), narcissism (Cooper and Pullig, 2015), and construal level (Gamma et al., 2020; Pinto et al., 2020).

Furthermore, consumer ethics research has a broad geographical scope and is frequently conducted in both single and multiple country contexts, including the USA (Chowdhury, 2018; Nikolova et al., 2018; Osburg et al., 2019; Patwardhan et al., 2012; Rosenbaum et al., 2011), UK (Gregory-Smith et al., 2013; Hiller and Woodall, 2019; Viglia et al., 2019), Australia (Chowdhury, 2017; Chowdhury and Fernando, 2013; Govind et al., 2019), China (Chen and Moosmayer, 2020; Goldsmith et al., 2018), Indonesia (Arli et al., 2019; Arli and Tjiptono, 2014), France (Mai et al., 2019), Germany (Schamp et al., 2019), Finland (Gummerus et al., 2017); France and China, (Gentina et al., 2018b), Australia and Indonesia, (Arli and Pekerti, 2017), United States, France, Spain, India, Egypt (Vitell et al., 2016), USA and France (Pinto et al., 2020). In short, the majority of the work has been carried out in developed nations, while only limited research has focused on emerging countries (Agnihotri and Bhattacharya, 2019; Culiberg, 2015; Hassan and Rahman, 2021; Liu et al., 2015). Thus, consumer ethics has drawn global interest among marketing ethics researchers in examining consumer ethical beliefs and consumer actions due to their ethical implications (Bray et al., 2011; Schlegelmilch and Oberseder, 2010).

A review of the extant literature indicates that very few studies have investigated ways to curb unethical consumer behaviour (e.g., Liu et al., 2009; Punj, 2017; Van Kenhove, 2003), and it has largely remained unexplored (Agnihotri and Bhattacharya, 2019; Dootson et al. 2017; Fukukawa, 2002). Thus, the present research work examines the role of religiosity, consumer ethical beliefs, and anticipated guilt in curbing unethical consumer behaviour and, thereby, addresses this lacuna in marketing ethics literature.

The rationale for examining the role of religiosity in restricting UCB is in line with Hunt and Vitell's general theory of marketing ethics (1986, 2006), which recognises religion as an essential

personality trait that substantially influences CEBs and emphasises that “unquestionably, an individual’s personal religion increases ethical decision-making” and “the strength of religious beliefs might result in differences in one’s decision-making process” (Hunt and Vitell, 1993, p. 780). Eminent psychologists have pointed towards the significance of exploring religion to better comprehend human nature and its role in their lives (Mathras et al., 2016; Parida and Sahney, 2017). Prior research suggests that personal religiosity is an essential determinant of ethical behaviour (Geiger-Oneto and Minton, 2019; Vitell and Paolillo, 2003). As a result, several studies have called for incorporating the religiosity construct into consumer ethics research (Casidy et al., 2016; Mokhlis, 2010; Schneider et al., 2011). Therefore, it is “logical and appropriate to examine the relationship between religion and ethics” (Vitell et al., 2005, p. 175).

Another crucial area that has remained largely unexplored is the examination of emotions in the context of consumer ethics. Recently, Vitell et al. (2013, p. 74) observed that marketing ethics research has “overlooked a potentially important component of ethical decision-making, that is of emotions.” To articulate, Vitell et al. (2013) argued that “*since emotions are an important influence on human behaviour and since consumer behaviour is a subset of human behaviour, the role of emotions extends to this type of behaviour as well. Furthermore, since ethical decision-making by consumers is a part of the overall consumer behaviour, the role of emotions in understanding this facet of consumer behaviour is of great importance and relevance*” (p. 76). Moreover, research in moral psychology has also drawn attention to the strong influence that emotions have on ethical decision-making (Chowdhury, 2017; Haidt, 2003; Hardy, 2006; Yacout and Vitell, 2018; Zollo et al., 2018). According to Hardy (2006), moral emotions such as guilt are a motivational source for enacting pro-social behaviour. Such feelings are generated not only from involvement in a behavioural act but also while contemplating future action (Chowdhury, 2017). To quote Tangney et al. (2007, p. 347), “*actual behaviour is not necessary for the press of moral emotions to have effect. People can anticipate their likely emotional reaction (e.g., guilt versus pride/ self-approval) as they consider behavioural alternatives*”. Furthermore, Mills and Groening (2021) have stated that “*anticipated guilt in consumer interactions with firms has received relatively little attention*”. While limited research has scrutinized the role of anticipated guilt, there is an indication that restraint from hazardous health behaviour is linked to anticipated guilt (Birkimer et al., 1993). Similarly, individuals stay away from behaviour they anticipate will arouse feelings of guilt (O’Keefe, 2002). Incoherence with this reasoning, Lindsey (2005) concluded that anticipated emotions would cause people to adopt acceptable behaviour and thus avoid feelings of guilt that

may arise due to unacceptable behaviour. Parker et al. (1996) concluded that anticipated emotion-based interventions are better than perceived behavioural control or social norm-based interventions. Also, anticipated emotions, owing to their regulatory function, have a bearing on individual behavioural decisions (Onwezen et al., 2014). To sum up, there is a general agreement among research scholars that (a) thoughts of a possible unethical action lead to the arousal of anticipated guilt, (b) such emotions cause discomfort that people want to avoid, and (c) people will comply with behaviour that prevents the arousal of anticipated guilt (Lindsey et al., 2007). Thus, by investigating the role of anticipated guilt in the field of consumer ethics, we answer calls from previous researchers that anticipated guilt and its potential to regulate consumer behaviour is relatively unexplored (e.g., Gregory-Smith et al., 2013; O’Keefe, 2002; Steenhaut and Van Kenhove, 2006).

Additionally, this research is among the few consumer ethics studies conducted in the Indian context, answering the call for more consumer ethics research in emerging countries that have thus far been underrepresented (Al-Khatib et al., 2005; Arli and Tjiptono, 2014; Liu et al., 2015; Lu and Lu, 2010; Ryoo et al., 2020; Zhao and Xu, 2013).

Hence, this research endeavour attempts to cover the research gaps evident in the extant literature. A conceptual model is developed that examines the role of religiosity, consumer ethical beliefs, and anticipated guilt on unethical consumer behaviour. Specifically, the influence of intrinsic and extrinsic religiosity on beliefs towards unethical behaviour and beliefs towards doing good is being studied. Further, the direct and indirect (via anticipated guilt) impacts of these beliefs on unethical behaviour are explored. Overall, this research will provide meaningful insights and actionable inputs to researchers and practitioners in the field of consumer ethics.

1.1.2 Consumer Ethical Beliefs

Consumer ethics research is primarily based on the concept of consumer ethical beliefs (CEBs). These beliefs determine the degree to which consumers perceive specific ethically questionable behaviours as acceptable or unacceptable (i.e., ethical or unethical). As such, CEBs have predominantly been examined as the outcome variable while serving as a proxy for intentions and behaviour (Steenhaut and Van Kenhove, 2006). Thus, CEBs have emerged as the central construct in consumer ethics research (Le and Kieu, 2019). Chowdhury (2020) defined consumer ethical beliefs as the “acceptability or unacceptability of certain actions from a moral perspective” (p. 416).

The “Muncy-Vitell consumer ethics scale” (Muncy and Vitell, 1992) is the most common and extensively used scale in consumer ethics research that operationalizes consumer ethical beliefs (Arlı and Pekerti, 2017; Chowdhury, 2019; Vitell et al., 2016). This scale measures consumer ethical beliefs about specific ethically questionable behaviours, segregated into four dimensions differing in terms of active versus passive customer involvement in that behaviour, perceived harm linked to that behaviour and the legal status of that behaviour. These four dimensions have been named as follows: (1) actively benefiting from illegal activities, which include activities in which the consumer engages actively and consciously (e.g., drinking a cold drink in a store and not paying for it). (2) passively benefiting from questionable activities, which includes activities in which the consumer takes advantage of the seller’s mistake (e.g., receiving excess change from the retailer in a transaction and keeping it quietly). (3) actively benefiting from deceptive legal activities which most consumers do not perceive as illegal (e.g., not telling the truth when negotiating the price of an automobile). (4) no harm and no foul activities which most consumers perceive as not causing direct harm or loss to anybody (e.g., buying counterfeit products; copying or downloading software instead of buying). The above four dimensions are related to the negative aspects of consumer actions. Vitell and Muncy (2005) modified the consumer ethics scale to encompass activities that are linked to the positive aspects of consumer actions. This fifth dimension includes recycling or doing good actions (e.g., purchasing something made of recycled material even though it is more expensive; returning to the store and paying for an item that the retailer mistakenly did not charge you for). Following recent empirical research (Choudhury, 2020; Vitell et al., 2018), this work has operationalized consumer ethical beliefs into two categories. First, beliefs towards unethical behaviour that includes the first four dimensions discussed above. Second, beliefs towards doing good that incorporates the fifth dimension added in 2005 as noted above.

1.2 PROBLEM STATEMENT

Traditionally, consumer ethics literature has focussed on consumer ethical beliefs towards questionable behaviour. This is because consumer ethical beliefs are considered significant antecedents of consumer behaviour (Chowdhury, 2020; Connolly and Bannister, 2007, 2008; Kushwah et al., 2019a; Vitell and Hunt, 2015). This reasoning that behaviour is a consequence of beliefs and attitudes is also supported by Rest’s model (1986) and Ajzen’s theory of planned behaviour (1991). The Rest’s (1986) four-component model is one of the most prevalent models that links beliefs with behaviour. According to this model ethical decision-making is a four-step

process involving awareness, judgment, intent, and behaviour. Similarly, Ajzen's theory of planned behaviour explains the translation of beliefs into behaviour. This theory extends the theory of reasoned action (TRA) by incorporating perceived behavioural control (PBC) and thereby overcoming TRA's "limited ability to predict behavior." Moreover, ethical beliefs have quite often been used as a proxy for behaviour (or intentions) based on the premise that they (beliefs) influence an individual's intentions to engage in ethically questionable conduct (Steenhaut and Van Kenhove, 2006).

Although ethical beliefs are expected to positively influence intentions and behaviour (Ajzen, 1991; Hunt and Vitell, 1986, 2006; Kushwah et al., 2019a), the predictive ability of beliefs on intentions and behaviour has been questioned time and again (Carrington et al., 2010; Zou and Chan, 2019). Hence, examination of the actual behaviour of consumers can give researchers more insight into the consumers' ethical decision-making process. Furthermore, the research on the relationship between CEBs and UCB remains scarce (Van Kenhove et al., 2003). Lu et al. (2015) also brought to light the lack of studies that examine the consequences of consumer ethical beliefs. Additionally, there have been calls to examine the actual behaviour and ways to counter unethical behaviour in a consumer ethics context (Liu et al., 2009; Viglia et al., 2019; Vitell et al., 2005; Wirtz and Kum, 2004), as unethical consumer behaviour is a leading cause of loss to retailers (Punj, 2017; Shoham et al., 2008; Yang et al., 2017; Zhao and Xu, 2013). Therefore, this study explores UCB as a key behavioural outcome of CEBs, which has been neglected in previous research (Dootson et al., 2017; Zhao and Xu, 2013). Also, previous studies have predominantly been conducted in the USA, Australia, and Western Europe, while empirical research in Asian-market settings has received less attention (Culiberg, 2015; Hassan and Rahman, 2021; Lu and Lu, 2010). Consumer behaviour deemed appropriate in one cultural setting may turn out to be unethical in another (Neale and Fullerton, 2010). Therefore, a better understanding of consumer ethics is crucial for the success of firms operating internationally, especially in emerging markets including China, India, and Brazil, regarded as crucial consumer markets with promising growth potential (Nielsen et al., 2018; Alon et al., 2010).

Additionally, according to the Transparency International (2020) report, India's position was 86 among 180 countries in the corruption perception index. It is a measure of the country's corrupt political scenario and could impact consumer behaviour (Agnihotri and Bhattacharya, 2019). Further, a revenue loss through piracy in India stands at \$ 3.08 billion, behind the US and China.

Thus, this empirical research attempts to give insights into the consumer ethical beliefs of Indian consumers and thereby focusses on the role of religiosity, CEBs, and anticipated guilt in curbing unethical consumer behaviour in the Indian context.

1.3. SCOPE AND MOTIVATION FOR THIS RESEARCH

Consumer unethical behaviour is an area of increasing worldwide significance due to the financial, psychological, and physical burden it puts on governments, organizations, and societies (Chowdhury, 2019; Daunt and Harris, 2012; Harris and Reynolds, 2003; Kim et al., 2022; Vitell, 2015). This problem of unethical consumer behaviour (UCB) represents a form of “guerrilla warfare against companies”, expanding in scope and intensity with time (Fombelle et al., 2020; Tian et al., 2002). The widespread prevalence of UCB across different sectors and industries presents a formidable challenge for practitioners and policymakers to curb such behaviour (Fisk et al., 2010; Fullerton and Punj, 2004; Kim et al., 2022; Rosenbaum et al., 2011). Despite clear evidence about the magnitude of its consequences in practice, the scholarly understanding of this phenomenon is underdeveloped (Ariely, 2007; Daunt and Harris, 2012). Its pervasive nature and non-trivial implications for organizations and other stakeholders present an urgent case for exploring the factors that may discourage consumers from taking advantage of the seller. To that end, understanding consumer beliefs about these questionable consumer practices, as well as why consumers engage in such ethically questionable behaviour is critical (De Bock and Van Kenhove, 2010; Fukukawa and Ennew, 2010). Hence, an in-depth understanding of consumer ethics may help curb UCB.

Moreover, the gaps identified through the literature review in chapter 2 of this thesis further justify the research in this domain. Here are some points that are highlighted that provide the rationale for this research venture.

1. Consumer ethics research has been published and disseminated through 21 top-tier journals since 2010. The global diffusion of consumer ethics research through these reputed journals, such as the *Journal of Business Ethics*, the *Journal of Business Research*, *Psychology & Marketing*, is evidence of the significance and scope of this research domain.
2. Developing countries are unrepresented in consumer ethics research. Within this bracket, research in the Indian context is practically non-existent, as highlighted in the literature review presented in chapter 2, with only one cross-cultural research carried out in the Indian

context (Vitell et al., 2016). Moreover, given the rising importance of emerging countries, coupled with their recognition as “growth engines” and “prime targets” of global business, this research in the Indian context is a step in the right direction to increase the international representation of emerging economies in consumer ethics research.

3. Unethical consumer behaviour represents the dark side of consumer ethics and is a significant cause of loss to retailers as a result of various unethical acts such as shoplifting and digital piracy (Koklic et al., 2016; Zhao and Xu, 2013). Limited research in identifying the factors that inhibit unethical consumer behaviour is a significant gap in consumer ethics literature. Furthermore, unethical consumer behaviour is widespread across industries, but “academic understanding of the dynamics of this phenomenon is somewhat limited” (Daunt and Harris, 2012).
4. Another vital gap pertains to the lack of scrutiny on the role of emotions in the consumer ethics context. In the words of Vitell et al. (2013, p. 74), marketing ethics research has “overlooked a potentially important component of ethical decision-making, that is of emotions.”
5. Finally, although past research has examined the relationship between religiosity and consumer ethical beliefs, the results have been inconsistent (Arli, 2017; Patwardhan et al., 2012; Vitell et al., 2007). It calls for more research at the interface of consumer ethics and religiosity in different contexts using different population samples to provide greater clarity to the religiosity and ethics debate (Arli et al., 2021).

1.4. PURPOSE OF THIS RESEARCH

Based on the research gaps identified, the following is the purpose of this research study: First, to develop and validate a conceptual model that helps to mitigate the negative aspects of consumer ethics, i.e., unethical consumer behaviour. Second, to suggest actionable inputs that help practitioners and policymakers implement strategies to tackle this menace. Correspondingly, the purpose of the study led to the determination of the research objectives and research questions. Figure 1.2 below portrays the transformation of research gaps into research objectives.

1.4.1 Objectives of the study

The overall objective of this study is to simultaneously examine the antecedents and consequences of consumer ethical beliefs. Specifically, the objectives can be enumerated as under:

- **Objective 1:** To investigate the impact of intrinsic and extrinsic religiosity on consumer ethical beliefs (CEBs) in Indian context.
- **Objective 2:** To investigate the impact of consumer ethical beliefs (CEBs) on unethical consumer behaviour (UCB).
- **Objective 3:** To examine the role of anticipated guilt in influencing unethical consumer behaviour (UCB).
- **Objective 4:** To examine the mediating role of anticipated guilt on the relationship between consumer ethical beliefs (CEBs) and unethical consumer behaviour (UCB).

1.4.2 Research Questions

The research questions provide an incremental way to tackle a research problem. In general terms, the research questions enquire about how well the proposed model explains the underlying relationships. Hence, to pursue the research objectives, the research questions framed are as follows:

- **RQ1:** Whether and how religiosity influences consumer ethical beliefs?
- **RQ2:** Whether and how consumer ethical beliefs influence unethical consumer behaviour?
- **RQ3:** Whether and how anticipated guilt influence unethical consumer behaviour?
- **RQ4:** Whether and how anticipated guilt mediates the relationship between consumer ethical beliefs and unethical consumer behaviour?

These research questions lead to the development of the proposed conceptual model as depicted in Figure 3.2, Chapter No. 3, along with a detailed account of the corresponding hypothesis.

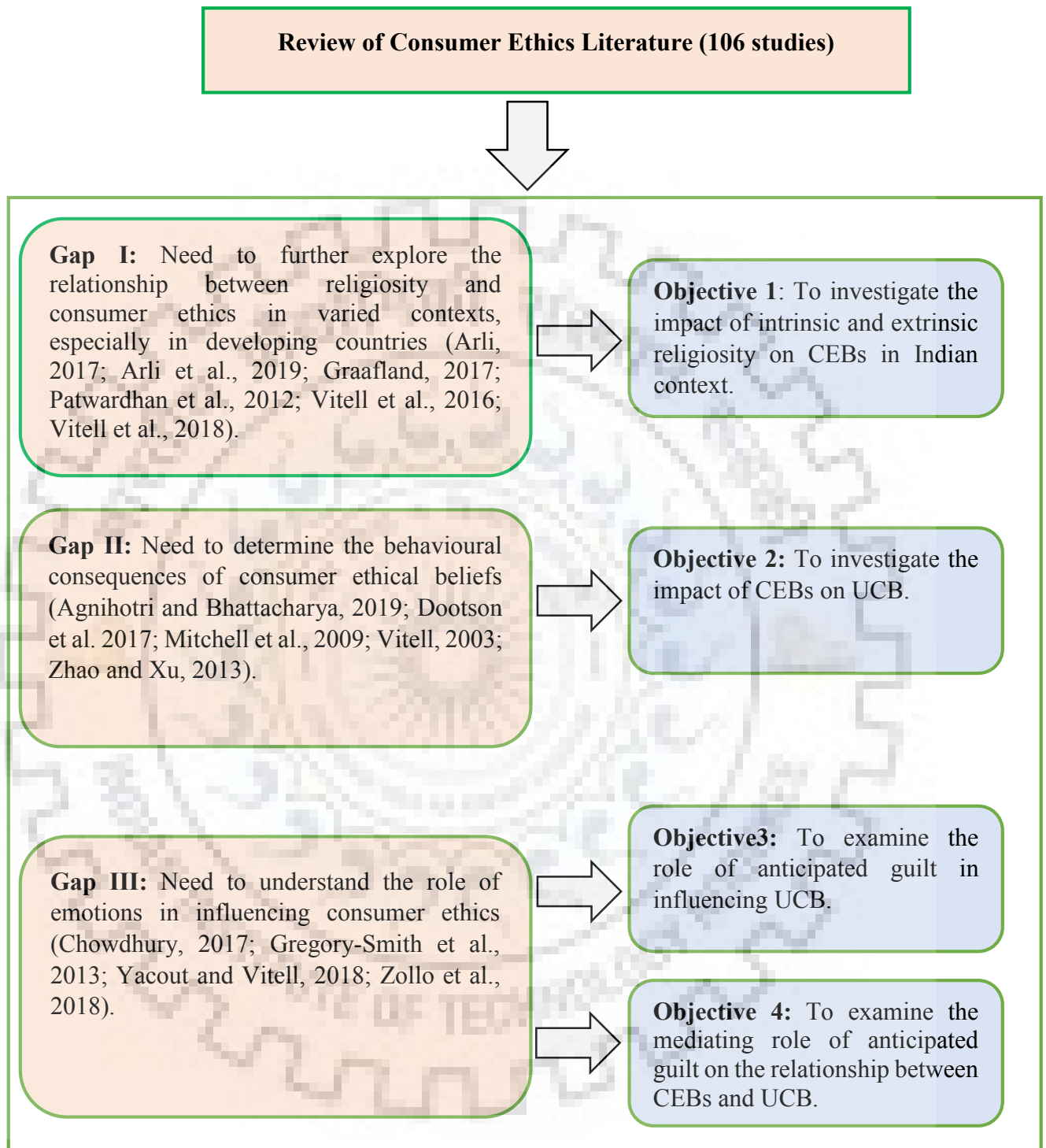


Figure 1.2 Transformation of research gaps into research objectives

1.5 METHODOLOGY EMPLOYED FOR THE PRESENT RESEARCH

This research conducted a review of consumer ethics literature based on 106 peer-reviewed articles to determine where this field of study presently stands and to ascertain gaps in the extant literature. These gaps lead to the formulation of the research objectives highlighted earlier. A conceptual model was proposed, and the related hypothesis was framed (as detailed in Chapter 3) to fulfil the research objectives. A questionnaire-based survey was administered to collect data from students enrolled in various academic programmes at the Indian Institute of Technology Roorkee, India, followed by empirical validation of the proposed model. The questionnaire was adapted using existing scales from the literature with minor modifications in the questionnaire wordings. Following McDonald and Ho (2002)'s recommendation, a two-step procedure involving a measurement model and a structural model was part of the data analysis. In the first step, confirmatory factor analysis (CFA) with a maximum likelihood was conducted to estimate the measurement model (using SPSS 21.0). The measurement model also included the examination of the reliability and validity of the scale items. It was followed by structural equation modelling (SEM) using analysis of moment structure (AMOS 22.0) to determine the hypothesized relationships among the latent variables.

1.6 OUTLINE OF THE PRESENT RESEARCH

As a crucial counter-equivalent to business ethics, consumer ethics has emerged as a promising research domain for practitioners and academicians alike. Despite its pertinence for both industry and academia, consumer ethics remains an under-researched domain (Brinkmann and Peattie, 2008; Lo et al., 2020). The limited publications in consumer ethics focus more on the “dark side” rather than the “bright side” of consumer ethics. Thus, consumer dishonesty and questionable behaviour represent consumer ethics' traditional and “dark” side. This “dark” side has been a significant cause of concern for practitioners as it leads to significant business losses and endangers the maintenance of a cordial seller-buyer relationship. Marketers often find it challenging to deal with corrupt consumer practices, making consumer ethics vital for practitioners and academicians. A review of the consumer ethics literature suggests that very few studies have investigated ways to curb unethical consumer behaviour (e.g., Liu et al., 2009; Punj, 2017; Van Kenhove, 2003), and it has largely remained unexplored (Agnihotri and Bhattacharya, 2019; Dootson et al., 2017; Fukukawa, 2002). Thus, the present research examines the role of religiosity, consumer ethical

beliefs, and anticipated guilt in curbing unethical consumer behaviour and thereby addresses a pertinent concern of marketers and practitioners alike.

For this, a conceptual model is proposed that investigates the role of religiosity (i.e., intrinsic and extrinsic religiosity) on consumer ethical beliefs (beliefs towards unethical behaviour and beliefs towards doing good) and the subsequent direct and indirect (via anticipated guilt) impact of consumer ethical beliefs on unethical consumer behaviour. Further, to empirically validate the proposed model, data was collected from student respondents enrolled in various courses at a public university in Roorkee, India. A self-administered questionnaire was used as the data collection instrument, in offline and online mode.

Overall, the findings suggest that religiosity, consumer ethical beliefs, and anticipated guilt can play a significant role in curbing unethical consumer behaviour. Specifically, intrinsic religiosity was negatively linked to beliefs towards unethical behaviour and positively linked to beliefs towards doing good. Further, beliefs towards unethical behaviour had a positive impact on consumer proclivity to commit unethical acts, while beliefs towards going good had the opposite effect. Also, anticipated guilt was inversely related to unethical consumer behaviour. Finally, anticipated guilt mediated the relationship between beliefs towards unethical behaviour and unethical consumer behaviour.

The results of this study have significant theoretical and practical implications that may facilitate academic understanding and managerial decision-making in the context of consumer ethics. An important theoretical implication of this study is that it portrays the current state of research and suggests promising research venues to advance this research domain. This study also responds to a call for more consumer ethics research in emerging countries, which has previously been underrepresented to date (Al-Khatib et al., 2005; Arli and Tjiptono, 2014; Liu et al., 2015; Lu and Lu, 2010; Ryoo et al., 2020; Zhao and Xu, 2013). Overall, this empirical research adds to the consumer ethics literature by providing insights into the consumer ethical beliefs of Indian consumers and ways to curtail unethical consumer behaviour. On the practical front, this study has significant implications for religious heads and marketers. For instance, religious heads should highlight the importance of the intrinsic dimension of religiosity in their preaching and sermons since this dimension plays a crucial role in curbing unethical consumer behaviour. Moreover, they should convey to their followers that keeping away from unethical acts is an inevitable part of one's

religious duty. Likewise, marketers can base their promotional campaigns on quotes from religious texts that emphasize ethical conduct. The role of anticipated guilt in curbing unethical behaviour can be of practical relevance to retailers. Its regulatory function and ability to cause discomfort linked to thoughts of a possible unethical action can drive people to adopt acceptable behaviour and can be used by retailers in point of purchase displays. Finally, this research advocates a unique approach to preventing or scaling down the prevalence of unethical behaviour by activating “internal moral concern” among individuals based on religiosity, ethical beliefs and, anticipated guilt. This may encourage individuals to be more ethically sensitive and refrain from unethical conduct.



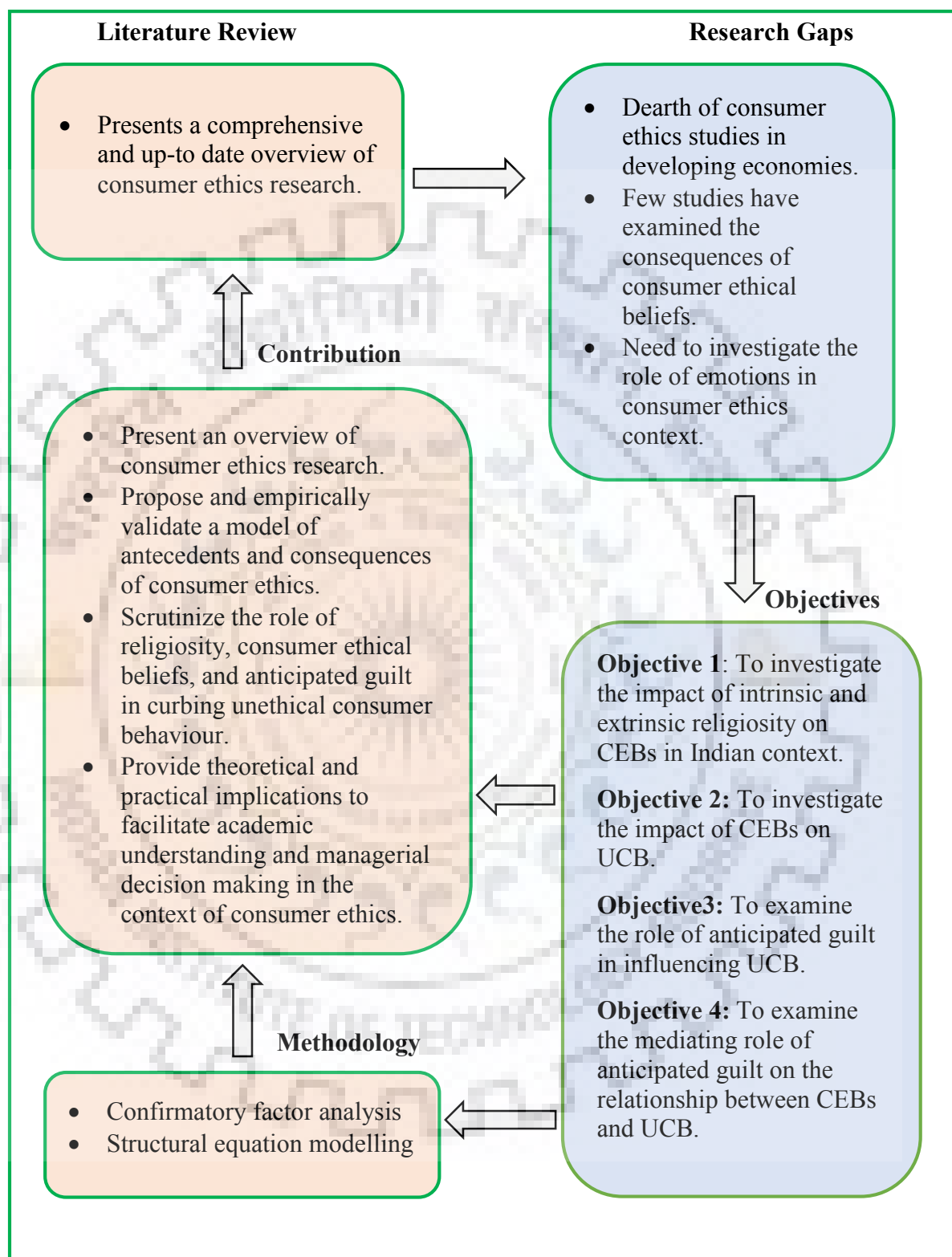


Figure 1.3 Research framework

1.7 KEY DEFINITIONS

Here the important terms that are part of this research work have been defined for better understanding and comprehension of the research context.

1.7.1 Consumer ethics

“The moral principle and standards that guides behaviour of individuals or groups as they obtain, use and dispose of goods and services” Muncy and Vitell (1992, p. 298).

“In their one-on-one dyadic relationships, consumers have a responsibility to act ethically which usually involves the obtaining and perhaps use of goods and services, but could also involve disposal. We might call this responsibility consumer ethics” Vitell (2015, p. 768).

1.7.2 Consumer ethical beliefs

“The extent to which one believes that a certain alternative is ethical or not” (Vitell et al., 2001, p. 156).

“The acceptability or unacceptability of certain actions from a moral perspective” (Chowdhury, 2020, p. 416).

1.7.3 Unethical consumer behaviour

“Consumer direct or indirect actions which cause organizations or other customers to lose money or reputation” (Mitchell et al., 2009, p. 396).

1.7.4 Religiosity

“A belief in God and a commitment to follow rules and principles believed to have been sent by God” (Mc Daniel and Burnett, 1990, p. 103).

“The degree to which beliefs in specific religious values and ideals are held and practiced by an individual” (Swinyard et al., 2001, p. 17).

1.7.5 Anticipated emotions

“The prospect of feeling positive or negative emotions after performing or not performing a behavior” (Rivis et al., 2009 p. 2987).

1.7.6 Guilt

“An individual’s unpleasant emotional state associated with the possible objections to one’s own action, inaction, circumstances, or intentions. It is an aroused form of emotional distress that is distinct from fear and anger and based on the possibility that one may be in the wrong” (Baumeister et al., 1994, p. 245).

1.8 CHAPTER ORGANIZATION OF THE THESIS

This thesis has been divided into six chapters, as depicted in Figure 1.4. Here, an outline of each chapter is provided to get a broad idea of its contents.

Chapter one

This chapter serves as an introduction to the present research. It includes an overview of consumer ethics research and the motivation for carrying out the work. Moreover, the research gaps derived from the literature review, the research objectives, and questions are also highlighted. This chapter also briefs us about the research methodology adopted. It also presents the definitions of some of the key terms and constructs incorporated into the proposed research model. Finally, a pictorial chapter-wise outline is depicted in Figure 1.4, followed by the conclusion section that wraps up this introductory chapter.

Chapter two

This chapter is entitled ‘Literature Review’ and its purpose is to give a comprehensive review of the literature on consumer ethics. Thus, an up-to-date overview of the research in this field is presented here to highlight the theoretical underpinnings, geographical dissemination, characteristics (antecedents, mediators, moderators, and consequences) and methodologies (data collection and analysis techniques) used in consumer ethics research. It also identifies prominent gaps in the existing literature.

Chapter three

This chapter is dedicated to the development of the conceptual model based on the inputs derived from Chapter 2. A description of the different constructs forming the conceptual model and the

theoretical support used therein is presented. The various hypothesized relationships between the variables of interest are also part of this chapter.

Chapter four

A discussion of the research design and methodology adopted is covered in chapter four. In addition, it details questionnaire development, sampling techniques, data collection, and analysis techniques applied to test the proposed relationships.

Chapter five

This chapter is devoted to data analysis and hypothesis testing. It includes a description of confirmatory factor analysis (CFA) for estimating the measurement model and structural equation modelling (SEM) to test the proposed hypotheses' validity. Additionally, the mediating role of anticipated guilt in the link between consumer ethical beliefs (CEBs) and unethical consumer behaviour (UCB) is also tested.

Chapter six

This last chapter sums up the principal findings of this research endeavour. Moreover, it includes the theoretical and practical implications of the study. The chapter concludes by highlighting the limitations of this research and offering suggestions to propel future research in this domain.

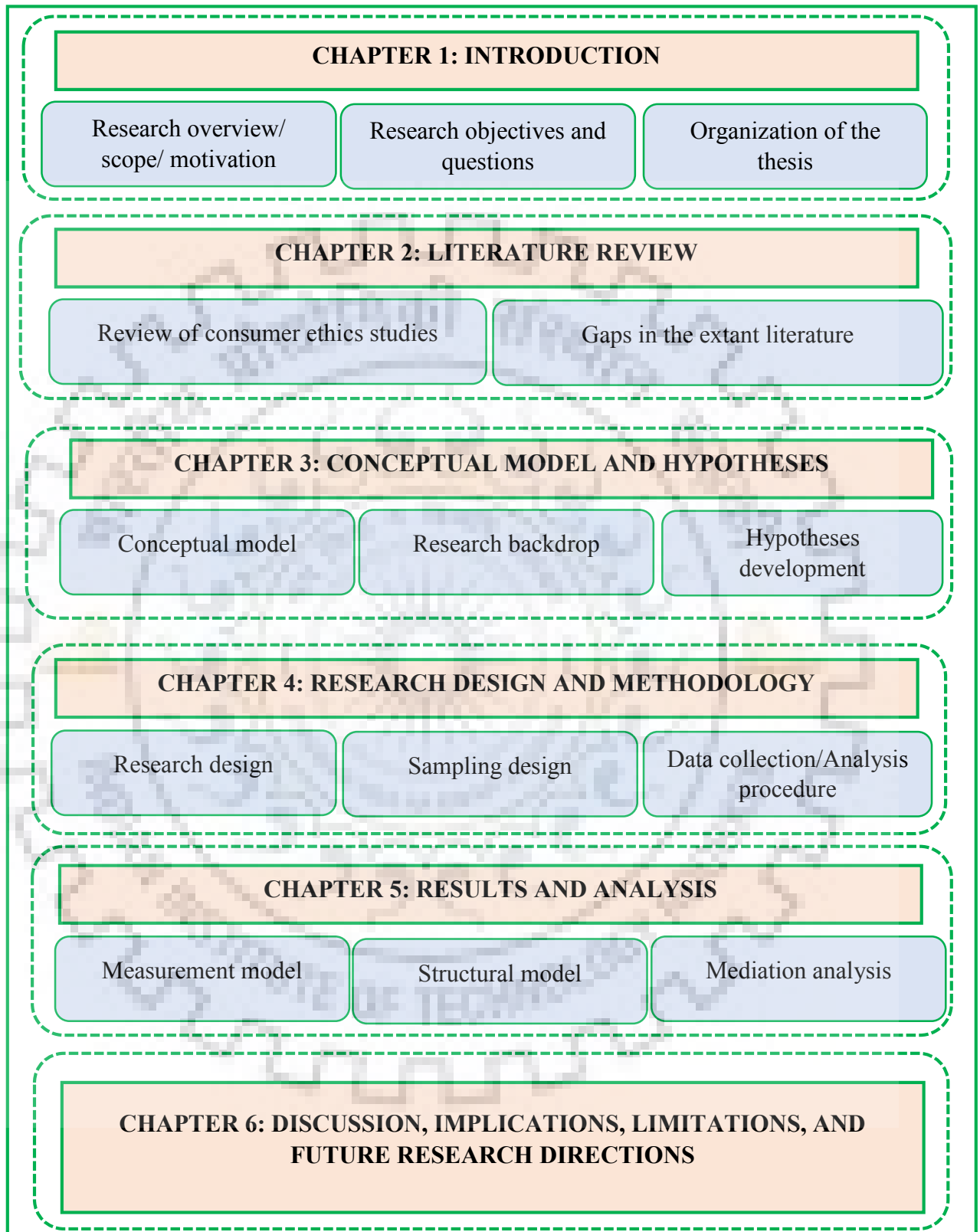


Figure 1.4 Chapter organization

1.9 CONCLUSION

Consumer ethics is evolving as a promising research domain, with a negative and positive influence on business organizations, society, and the environment. In this regard, a better understanding of consumer ethics can help practitioners devise strategies that curtail unethical practises and promote ethical concern, leading to long-lasting and mutually satisfying customer-manager relationships. Marketing ethics researchers have thus shown an interest in examining consumer ethical beliefs and consumer actions due to their ethical implications. Therefore, the present research focuses on ways to curtail unethical consumer behaviour, a leading cause of losses for business organizations. This introductory chapter gives an overview of the research covered in this thesis. It highlights the purpose, motivation, and objective of the study and provides a chapter-wise account of the work undertaken in a nutshell.



Chapter 2

Literature Review

This chapter presents a detailed literature review of consumer ethics research. Through a comprehensive review encompassing 106 research articles in 21 journals from 2010 to 2020, the chapter seeks to enrich the discourse on consumer ethics. The review focuses on the theoretical underpinnings, geographical spread, characteristics, and methodologies evident in this research domain. Thus, it aims to give a detailed and up-to-date overview of the work in this field. Additionally, the review helps pinpoint the research gaps found in the extant literature as well as highlights compelling avenues for future research that have been neglected until now and need to be addressed in future research. Figure 2.1 gives a brief glimpse of this chapter.

2.1 LITERATURE REVIEW OF CONSUMER ETHICS RESEARCH

Consumer ethics is evolving as a promising research area due to its worldwide economic and social significance. Consumer ethics is pertinent for both industry and academia as it results in negative and positive consequences for business organizations, society, and the environment (Chowdhury, 2019). On the one hand, consumer ethics is relevant due to the considerable costs that firms, employees, customers, and the environment endure due to unethical consumer behaviour (Schwart, 2016). Conversely, consumers' altruistic and pro-social actions lead to conditions that promote ethical consumption and foster quality of life for various stakeholders, like producers, retailers, and other consumers within the system (Carrington et al., 2020; Geiger-Oneto and Arnould, 2011). Several factors have led to the realization that consumer ethics is a consequential research domain, including that (i) consumers are an indispensable part of the seller-buyer dyadic relationship and (ii) supporting a truly ethical marketplace is crucial for taking marketing transactions beyond short-term discrete exchanges (Hennig-Thurau et al., 2002; Rao and Al Wugayan, 2005; Reinartz et al., 2004). Thus, a better understanding of consumer ethics can help marketers devise strategies that rein in unethical consumer behaviour and promote ethical concern (Arli et al., 2019; Chatzidakis and Maclaran, 2020). Marketing ethics researchers have thus shown an interest in consumer ethics due to its moral implications (Bray et al., 2011; Schlegelmilch and Oberseder, 2010).

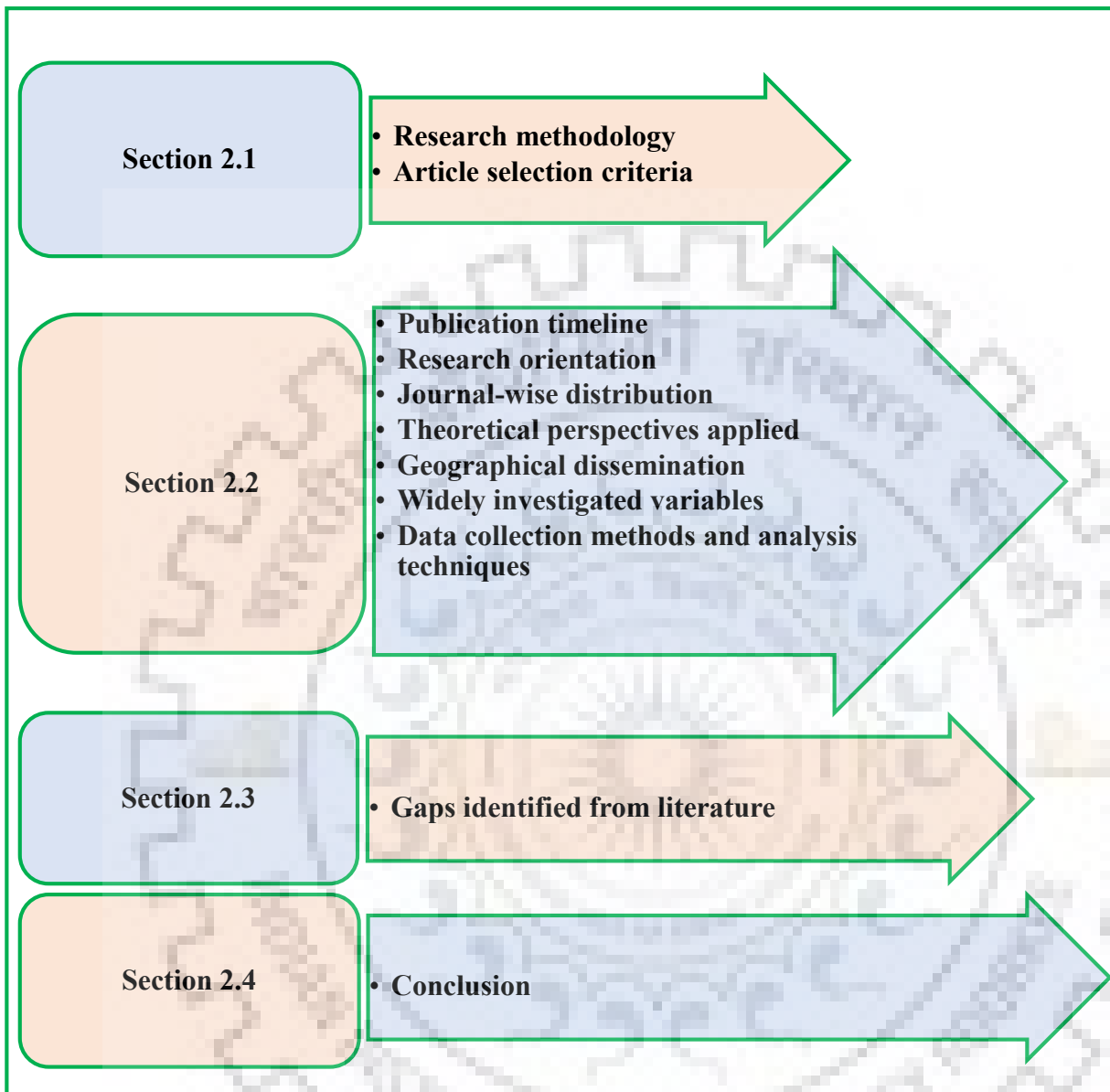


Figure 2.1 Layout of chapter 2

2.1.1 Methodology adopted

This literature review aims to accomplish the following twin objectives: (1) portraying the existing state of consumer ethics research and (2) determining key gaps in extant literature to spur scholarly research. To fulfil this, we employ Theory- Context- Characteristics- Methodology (TCCM) review framework (Paul & Rosado- Serrano, 2019) which captures both theoretical and empirical dimensions of a research field. Precisely, this review attempts to answer these questions. What are

the theoretical prisms applied to study and understand consumer ethics research (i.e., theory)? In which continents and countries has consumer ethics research been conducted (context)? What are the antecedents, mediators, moderators, and outcome variable investigated (i.e., characteristics)? Finally, what data collection tools, and analysis techniques are applied by researchers in this research domain (i.e., methods)? The TCCM review protocol was applied as it compensates for the limitations of narrower domain-based and theory-based systematic reviews (Chen et al., 2021).

Publications related to consumer ethics literature were searched in two dominant academic databases: The Web of Science and Scopus, keeping in mind the following. Web of Science is regarded as the most significant source of scientific data (Arora et al., 2021; van Leeuwen, 2006), while Scopus is the most comprehensive database, leading to better coverage of multidisciplinary research literature (Carrington et al., 2020; Chaudhary et al., 2019; Harzing and Alakangas, 2016).

2.1.2 Selection of Articles

The search process was based on using keywords “consumer ethics and consumer ethical beliefs” or “consumer ethics and ethical judgement” or “consumer ethics and ethical consumer” or “consumer ethics and ethical behaviour” or “consumer ethics and ethical behavior”. Additionally, the inclusion criteria consisted of (i) articles published from 2010-2021(January) in the English language, and (ii) articles covered in the “Business, Management, and Accounting”; “Social Sciences”; “Psychology”; and “Arts and Humanities” sections. Textbooks, reports, master’s or doctoral dissertations, and conference papers were excluded (Chandni and Rahman, 2020; Ruparel et al., 2020). This initial search process resulted in 216 research articles. After reading all the article abstracts, 97 articles were dropped that were not directly related to consumer ethics. Next, the remaining 119 articles were thoroughly read, and 30 more papers were removed as they did not meet the following criteria:

- a) Papers that focused on ethically questionable consumer behaviour and its drivers.
- b) Papers that focused on ethical consumer behaviour and its drivers.

Moreover, the websites of journals in which the above 119 articles appeared were searched, and 17 more papers were added, which did not appear in the initial list. Thus, the final review sample was comprised of 106 peer-reviewed journal articles. 72% of these articles are ranked 4*, 4, and 3 in the Association of Business Schools, UK. Thus, the selected sample comes from premier

journals and can be regarded as a fair representation of the extant literature on consumer ethics. Figure 2.2 below shows the selection process of review articles.

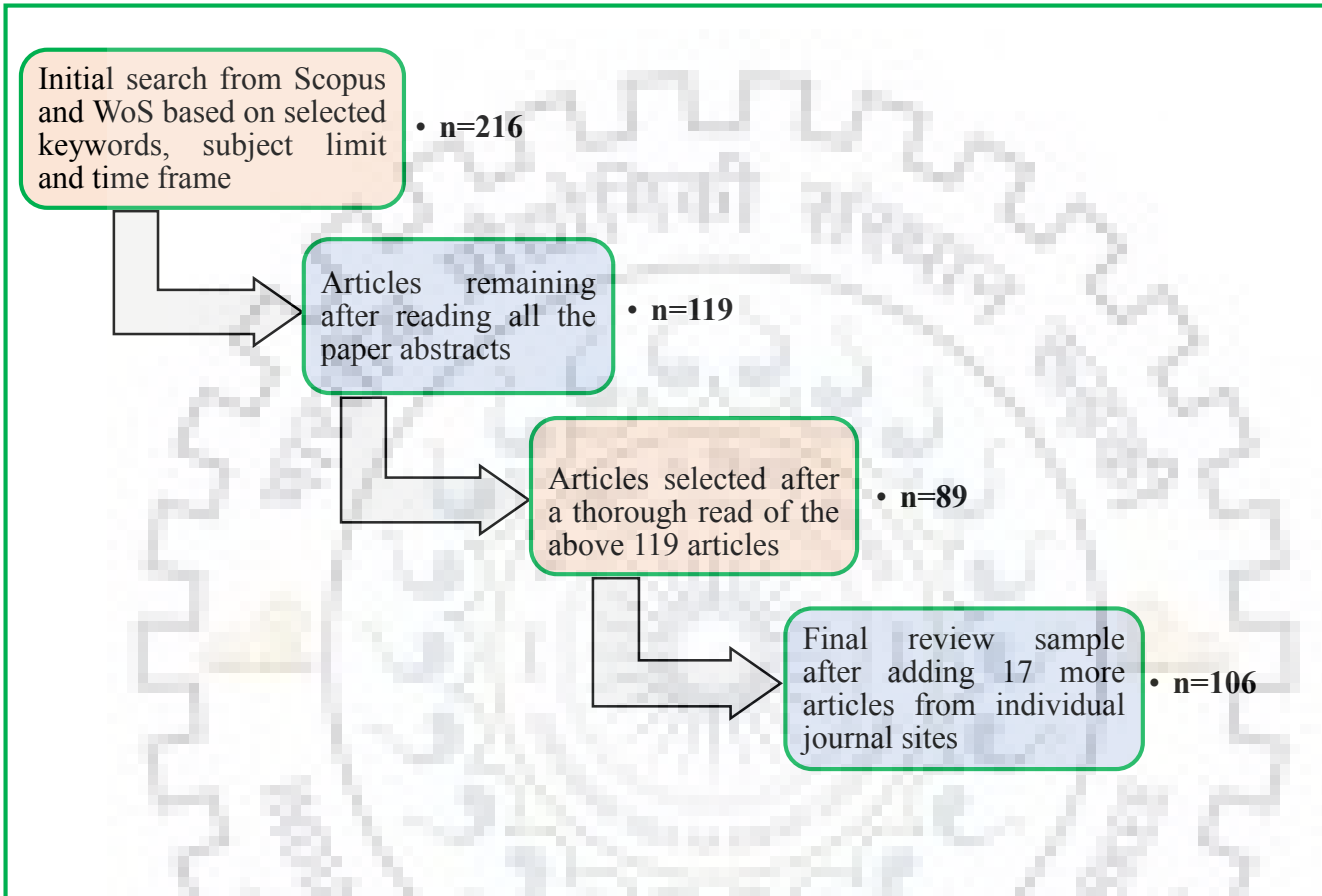


Figure 2.2: Flowchart of research paper selection process

2.2 SYNTHESIS AND FINDINGS

This section begins with a brief discussion about the publication timeline and research orientation of the 106 sample articles selected for this review. It is followed by a subjective account of the theoretical perspectives, geographical distribution, variables examined, and the data collection and analysis tools applied to consumer ethics research.

The publishing trend shows a general rise in the number of articles published from 2010 onwards. Specifically, the last five years have witnessed a sharp increase in research publications, accounting for 65% (69/106) of the overall sample studies taken for review (see Figure 2.3). In terms of

research orientation, an overwhelming 91.5% (97) of the studies are empirical, of which 86 are quantitative, 8 are qualitative and 3 are quantitative and qualitatively oriented (Figure 2.4).

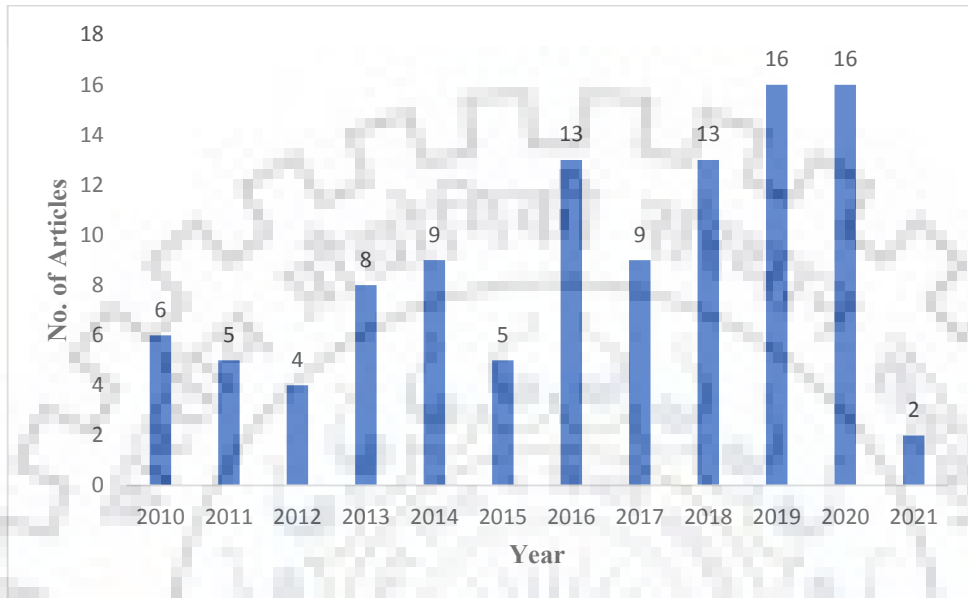


Figure 2.3 Publishing trend

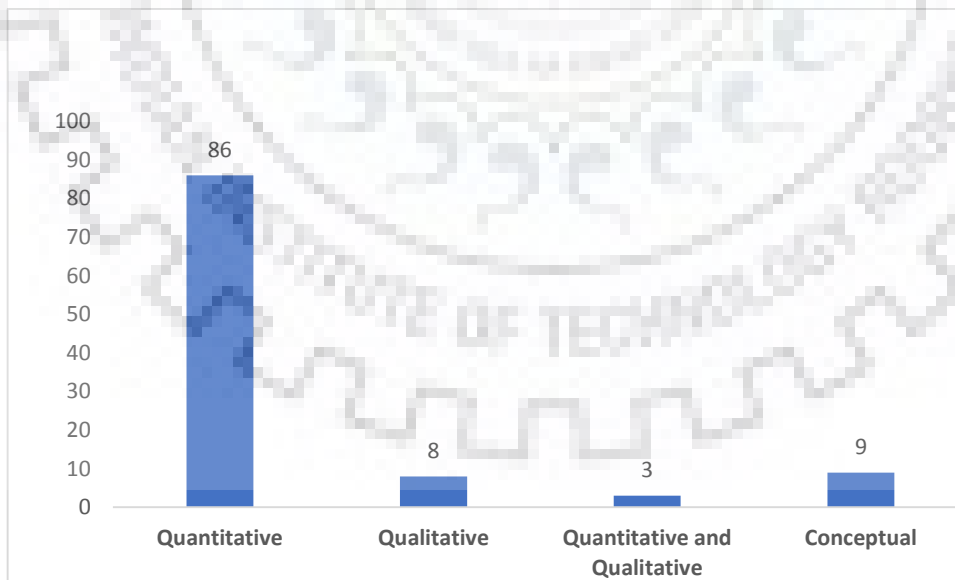


Figure 2.4 Research orientation

Furthermore, Table 2.1 highlights the contributions of various journals as influential outlets responsible for disseminating consumer ethics research. Forty-nine studies have appeared in the *Journal of Business Ethics*, thus signifying its leading role in consumer ethics research publication. Moreover, other notable publication outlets include the *International Journal of Consumer Studies*, *Journal of Business Research*, *Psychology & Marketing*, *Journal of Marketing Management*, *Business Ethics: A European Review*, *Journal of the Academy of Marketing Science*, *Journal of Consumer Psychology*, *Journal of Retailing and Consumer Studies*, and *Journal of Consumer Behaviour*.

Journals	Articles	References
Journal of Business Ethics	49	De Bock and Van Kenhove (2010), Fukukawa and Ennew (2010), Lu and Lu (2010), Carrington et al. (2010), Schneider et al. (2011), De Bock and Van Kenhove (2011), Lesch and Brinkmann (2011), Patwardhan et al. (2012), Swaidan (2012), Zhao and Xu (2013), Chowdhury and Fernando (2013), De Bock et al. (2013), Cooper and Pullig (2013), Antonetti and Maklan (2014), Caruana and Chatzidakis (2014), Culiberg and Bajde (2014), Arli and Tjiptono (2014), Chowdhury and Fernando (2014), Vitell (2015), Lu et al. (2015), Liu et al. (2015), Koklic et al. (2016), Heath et al. (2016), Green et al. (2016), Shang and Peloza (2016), Vitell et al. (2016), Huang and Lu (2017), Pekerti and Arli (2017), Chowdhury (2017), Moraes et al. (2017), Graafland (2017), Gummerus et al. (2017), Gentina et al. (2018a), Gentina et al. (2018b), Hwang and Kim (2018), Singh et al. (2018), Warren and Schweitzer (2018), Leischnig and Woodside (2019), Lee (2019), Hiller and Woodall (2019), Mai et al. (2019), Govind et al. (2019), Chang and Lu (2019), Chowdhury (2019), Chen and Moosmayer (2020), Arli et al. (2021), Zollo (2021), Gamma et al. (2020), Gentina et al (2020)
International Journal of Consumer Studies	8	Bartels and Onwezen (2014), Culiberg (2014), Cho et al. (2015), Arli et al. (2016), Vitell et al. (2018), Arli et al. (2019), Ozgen et al. (2020), Chatzidakis and Maclaran (2020)
Journal of Business Research	7	Carrington et al. (2014), Bian et al. (2016), Sudbury-Riley and Kohlbacher (2016), Grimmer et al. (2016), Osburg et al. (2019), Zou and Chan (2019), Ryoo et al. (2020)

Psychology & Marketing	6	Rosenbaum et al. (2011), Antonetti and Maklan (2016), Fukukawa et al. (2019), Viglia et al. (2019), Pinna (2020), Malik et al. (2020)
Business Ethics: A European Review	4	Wachter et al. (2012), Yacout and Vitell (2018), Escadas et al. (2019), Zhao et al. (2020)
Journal of Marketing Management	4	Hoek et al. (2013), Gregory Smith (2013), Punj (2017), Dootson et al. (2017)
Journal of the Academy of Marketing Science	3	Wirtz and McColl-Kennedy (2010), Olson (2013), Schamp et al. (2019)
Journal of Consumer Psychology	3	Newman and Brucks (2018), Goldsmith et al. (2018), Rotman et al. (2018)
Journal of Retailing and Consumer Studies	3	Chen and Huang (2016), Koay et al. (2020), Septianto et al. (2020)
Journal of Consumer Behaviour	3	Vassilikopoulou et al., (2011), Arli and Pekerti (2017), Escadas et al. (2020)
Journal of Marketing	2	White et al. (2012), Peloza et al. (2013)
Business Ethics Quarterly	2	Garcia-Ruiz and Rodriguez-Lluesma (2014), Pinto et al. (2020)
Management Decision	2	Zollo et al. (2018), Osburg et al. (2020)
Journal of Macromarketing	2	Chowdhury (2018), Chowdhury (2020)
Journal of Marketing Theory and Practice	2	Flurry and Swimberghe (2016), Adrita and Mohiuddin (2020)
Business & Society	1	Chun (2016)
Journal of Services Marketing	1	Neale and Fullerton (2010)
Journal of Consumer Research	1	Nikolova et al. (2018)
Marketing Theory	1	Chatzidakis (2015)
Journal of Advertising	1	Lu and Sinha (2019)
International Journal of Retail & Distribution Management	1	de Klerk et al. (2019)

Table 2.1 Journals disseminating consumer ethics research

2.2.1 Theoretical Perspectives Applied in Consumer Ethics Research

There are several theoretical lenses used in research studies related to consumer ethics. Hunt and Vitell's general theory of marketing ethics (1986, 2006) is the most influential and frequently applied theoretical perspective in this domain. The next most widely used theory is Ajzen's theory of planned behaviour (1991) which provides a useful framework for understanding the factors that influence consumer intentions. Neutralization theory is another theoretical prism frequently employed in consumer ethics research. Overall, the three theories cover 33% of the sample articles. Apart from the above three dominant theories, social identity theory, construal level theory, self-concept maintenance theory, regulatory framework theory, and complexity theory are some of the other theories from the list of 39 theoretical prisms identified (see Table 2.2).

In sum, seventy studies have indicated the use of one or more of the thirty-nine different theoretical frameworks listed. In most of the studies, researchers have taken help from just a single theory lens. However, a few studies have also applied two or more theories together. Finally, 34% (36/106) of the review articles did not specify the use of any theoretical perspective.

Theory	No of Articles	Reference
Hunt and Vitell Theory	20	Lu and Lu (2010), Schneider et al. (2011), Patwardhan et al. (2012), Swaidan (2012), Zhao and Xu (2013), Chowdhury and Fernando (2013), Arli andTjiptono (2014), Chowdhury and Fernando (2014), Lu et al. (2015), Arli et al. (2016), Vitell et al. (2016), Huang and Lu (2017), Arli and Pekerti (2017), Chowdhury (2018), Vitell et al. (2018), Arli et al. (2019), Chang and Lu (2019), Zou and Chan (2019), Ozgen et al. (2020), Chowdhury (2020)
Theory of Planned Behaviour and Theory of Reasoned Action	10	Fukukawa and Ennew (2010), Culiberg (2014), Koklic et al. (2016), Chen and Huang (2016), Graafland (2017), Zollo et al. (2018), Fukukawa et al. (2019), Pinna (2020), Malik et al. (2020), Koay et al. (2020)
Neutralization Theory	5	Wirtz and McColl-Kennedy (2010), De Bock and Van Kenhove (2011), Rosenbaum et al. (2011), Bian et al. (2016), Fukukawa et al. (2019)

Social Identity Theory	3	De Bock et al. (2013), Bartels and Onwezen (2014), Arli et al. (2020)
Construal Level Theory	2	Pinto et al. (2020), Gamma et al. (2020),
Practice Theory	2	Moraes et al. (2017), Hiller and Woodall (2019)
Self-concept Maintenance Theory	2	Wirtz and McColl-Kennedy (2010), Newman and Brucks (2018)
Carrington Model	2	Carrington et al. (2014), Grimmer et al. (2016)
Regulatory Focus Theory	1	De Bock and Van Kenhove (2010)
Justice Theory	1	Wirtz and McColl-Kennedy (2010)
Just World Theory	1	White et al. (2012)
Moral Development Theory	1	Zhao and Xu (2013)
Systematic Heuristic Model	1	Hoek et al. (2013)
Self-Discrepancy Theory	1	Peloza et al. (2013)
Virtue Theory	1	Garcia-Ruiz and Rodriguez-Lluesma (2014)
Social Representations Theory	1	Bartels and Onwezen (2014)
Issue Contingency Model	1	Culiberg (2014), Culiberg and Bajde (2014),
Psychoanalytic Perspective	1	Chatzidakis (2015)
Cognitive Development Theory	1	Flurry and Swimberghe (2016)
Attribution Theory	1	Shang and Peloza (2016)
Stereotype Content Model	1	Antonetti and Maklan (2016)
Attachment Theory	1	Gentina et al. (2018a)
Social Bonding Theory	1	Gentina et al. (2018b)
Interpersonal Deception Theory	1	Warren and Schweitzer (2018)
Goal Theory	1	Newman and Brucks (2018)
Rational Choice Theory	1	Goldsmith et al. (2018)
Socio Intuitionist Theory	1	Zollo et al. (2018)
Vested Interest Theory	1	Osburg et al. (2019)
Complexity Theory	1	Leischnig and Woodside (2019)
P-E Fit Theory	1	Lee (2019)
Dual Model of Attitude	1	Govind et al. (2019)
Moral Foundation Theory	1	Chowdhury (2019)
Self- concept Congruity Theory	1	Malik et al. (2020)
Ethics Theory	1	Koay et al. (2020)
Deterrence Theory	1	Koay et al. (2020)
Motivation-Ability-Opportunity Model	1	Adrita and Mohiuddin (2020)
Rest's Model	1	Escadas et al. (2020)

Gender Theory	1	Chatzidakis and Maclaran (2020)
Mindfulness Theory	1	Gentina et al (2020)

Table 2.2 Theoretical perspectives in consumer ethics research

2.2.2 Geographical Dissemination of Consumer Ethics Research

This section gives an account of the global spread of consumer ethics studies across continents and countries. To determine the worldwide reach of a specific research domain, the geographical distribution and analysis of the studies seem quite appropriate (Islam and Rahman, 2016; Fatma and Rahman, 2015). In the context of consumer ethics research, Europe represents the continent where the maximum number of studies have been conducted, followed by North America and Asia, as shown in Table 2.3. However, the USA leads in the country-wise statistics, accounting for 29% of global research. Within Europe, the UK (12 studies), France (7 studies) and Germany (5 studies) represent the most productive countries. Among the Asian countries, the majority of the studies are set in China (9 studies) and Indonesia (8 studies). Australia, with 12 studies, is the leading country in Oceania and is the second most productive country globally, alongside the UK. Finally, minimal research has been conducted in Africa and the Middle East. The country of research was determined on the basis of the respondent's location or the country of the first author in instances where the respondent country was unidentifiable (Fetscherin and Usunier, 2012; Islam and Rahman, 2016).

A deeper analysis reveals that the bulk of the research has been conducted in developed nations, with an overwhelming 89.5% (95/106 studies) of all consumer ethics studies being set in a single country context. In comparison, the share of research in twin or multiple countries is just 11.5%. This lack of cross-national research can limit our understanding of consumer ethics across cultures (Swaidan, 2012). Finally, research has been conducted in a wide variety of retail (apparel, grocery, fine jewellery) and service contexts (e.g., academics, tax evasion, insurance, energy), signifying the widespread relevance and importance of consumer ethics.

		Single Country Context	Twin Country Context	Multiple Country Context	Total	
Europe	<i>UK</i>	10	—	02	12	49
	<i>France</i>	03	02	02	07	
	<i>Germany</i>	03	01	01	05	
	<i>Belgium</i>	03	—	—	03	
	<i>Portugal</i>	03	—	—	03	

	<i>Italy</i>	02	—	01	03	
	<i>Slovenia</i>	02	—	01	03	
	<i>Spain</i>	02	—	01	03	
	<i>Finland</i>	01	—	—	01	
	<i>Greece</i>	01	—	—	01	
	<i>Netherlands</i>	01	—	—	01	
	<i>Norway</i>	01	—	—	01	
	<i>Romania</i>	01	—	—	01	
	<i>Switzerland</i>	01	—	—	01	
	<i>Turkey</i>	01	01	—	02	
	<i>Sweden</i>	—	—	01	01	
	<i>Hungary</i>	—	—	01	01	
North America	<i>USA</i>	27	02	02	31	34
	<i>Canada</i>	02	—	01	03	
Asia	<i>China</i>	07	01	01	09	29
	<i>Indonesia</i>	05	03	—	08	
	<i>Taiwan</i>	03	—	—	03	
	<i>South Korea</i>	02	—	—	02	
	<i>Singapore</i>	01	—	01	02	
	<i>Bangladesh</i>	01	—	—	01	
	<i>Pakistan</i>	01	—	—	01	
	<i>Hongkong</i>	—	01	—	01	
	<i>India</i>	—	—	01	01	
	<i>Japan</i>	—	—	01	01	
Oceania	<i>Australia</i>	08	03	01	12	14
	<i>New Zealand</i>	01	—	01	02	
Africa	<i>Egypt</i>	01	—	01	02	04
	<i>South Africa</i>	01	—	01	02	
Middle East	<i>UAE</i>	—	—	01	01	01
Total		95	7	4		

Table 2.3 Global dissemination of consumer ethics research

2.2.3 Antecedent Variables Explored in Consumer Ethics Research

An in-depth study of the selected review articles led to the determination of the variables that have been examined as antecedents, mediators, moderators, and consequent variables in the past consumer ethics research. The following sections give a detailed account of these variables as

shown in Table 2.4 below. Such classification provides crucial theoretical insights and thus serves as a medium to propel theory advancement and development (following Chen et al., 2021; Paul and Rosado-Serrano, 2019).

The antecedent variables used in different studies have been classified into 9 different classes. The most commonly used antecedents belong to the personal (71 studies, 82.5%), social and interpersonal (27 studies, 31.4%), and emotion (22 studies, 25.6%) classes. Within the personal factors, religiosity (Arli et al., 2021; Huang and Lu, 2017; Patwardhan et al., 2012), attitude/attitude towards business/attitude towards digital piracy (Koay et al., 2020; Lu et al., 2015; Fukukawa and Ennew, 2010) and materialism (Ozgen and Esiyok, 2020; Chowdhury and Fernando, 2013) are variables that have been extensively researched. Other constructs like moral philosophies (Lu and Lu, 2010), spirituality (Vitell et al., 2016), and Machiavellianism (Arli et al., 2019) have been explored to a lesser extent. Within the social and interpersonal category, the most commonly studied variables are social norms and perceived behavioural control (Koay et al., 2020; Fukukawa et al., 2019; Fukukawa and Ennew, 2010). Among the emotional factors, guilt (Chen and Moosmayer, 2020; Antonetti and Malkan, 2014), pride (Newman and Brucks, 2018; Antonetti and Malkan, 2014), fear and anger (Septianto et al., 2020; Singh et al., 2018; Yacout and Vitell, 2018) are some of the most frequently examined emotions. Firm related antecedent factors examined are corporate associates (Chang and Lu, 2019), CSR (Newman and Brucks, 2018), product attribute (Oslon, 2013), ethical claims (Hoek et al., 2013) and payment timing (Viglia et al., 2019). Other groups of antecedents researched include coping factors like neutralization strategies (Koklic et al., 2016; Rosenbaum et al., 2011), and deterrence factors such as fear of legal consequences (Koklic et al., 2016) and perceived risk (Dootson et al., 2017) and cultural factors like collectivism (Huang and Lu, 2017).

Variables	No. of articles	%
<i>Antecedent variables</i>		
Personal factors	71	82.5
Social and interpersonal factors	27	31.4
Emotions	22	25.6
Firm related factors	12	14
Cultural factors	05	5.8

Coping factors	04	4.7
Deterrence factors	04	4.7
Intuitive factors	03	3.6
Others	18	20.9
<i>Mediator variables</i>		
Personal factors	23	26.7
Emotions	07	8.1
Firm related factors	04	4.7
Social and interpersonal factors	04	4.7
Deterrence factors	02	2.3
Coping factors	01	1.2
Others	09	10.5
<i>Moderator variables</i>		
Personal factors	06	7
Social factors and interpersonal factors	06	7
Firm related factors	02	2.3
Cultural factors	01	1.2
Coping factors	01	1.2
Others	03	3.6
<i>Outcome variables</i>		
CEBs	31	36
Intentions	23	26.7
Positive (Ethical)	17	
Negative (Unethical)	06	
Behaviour	28	32.6
Ethical	19	
Unethical	09	
Others	05	5.8

Table 2.4 Widely investigated variables in consumer ethics research

2.2.4 Mediator and Moderator Variables Explored in Consumer Ethics Research

Like the antecedents, the mediator variables appearing in the review sample have been grouped into 7 subheads. Personal factors are the most frequently examined subhead under the mediator variable. Some of the personal mediating factors include moral philosophy (Zou and Chan, 2019), materialism (Gentina et al., 2018a), ethnocentricity (Arli et al., 2021), Machiavellianism

(Chowdhury, 2020) and monetary attitude (Gentina et al., 2020). The second most frequently studied mediating variables are emotions such as anticipated guilt, empathy, happiness, and others (Hwang and Kim, 2018; Peloza et al., 2013). Firm-related, social, and interpersonal factors examined as mediating variables appear in 4 studies each. Firm related mediating variables include relationship quality (Chang and Lu, 2019) and trust in advertising (Osburg et al., 2020). Likewise, benefits from the FB community (Gummerus et al., 2017) and susceptibility to normative influence (Malik et al., 2020) represent social and interpersonal mediating factors. Finally, coping factors like moral disengagement (Chowdhury and Fernando, 2014) and deterrence factors like perceived risk (Zhao et al., 2020) have also been examined as mediators.

The moderating variables have been grouped into 6 categories. Here, personal, social, and interpersonal factors appear as moderators in an equal number of studies (6 each). Some personal factors explored as moderators are construal level (Gamma et al., 2020; Pinto et al., 2020), ethnocentricity (Arli et al., 2021), and narcissism (Cooper and Pullig, 2013). Examples of social and interpersonal factors studied as moderators are third-person perspective (Lu and Sinha, 2019) and attention to social comparison information (Zou and Chan, 2019). Firm-related moderators include self-benefit appeal (Ryoo et al., 2020) and postponed payment (Viglia et al., 2019). Finally, power distance, uncertainty avoidance (Vitell et al., 2016), and neutralization strategies (Fukukawa et al., 2019) represent cultural and coping moderators, respectively.

2.2.5 Outcome Variables Explored in Consumer Ethics Research

The outcome variables have been classified into 3 sub-groups, namely, ethical beliefs (31 studies), intentions (23 studies) and behaviour (28 studies), which will be discussed in this section, respectively.

Consumer ethical beliefs have been further divided into beliefs towards unethical actions and beliefs towards ethical and pro-social actions. The variables influencing each type of belief have been categorized as promoters and inhibitors of such beliefs. The discussion begins by focusing on how different variables shape beliefs towards unethical consumer actions. Findings reveal that materialistic (Flurry and Swimberghe, 2016; Chowdhury and Fernando, 2013; Lu and Lu, 2010), extrinsically religious (Arli and Pekerti, 2017; Arli and Tjiptono, 2014), narcissists (Cooper and Pulling, 2013), cynical (Chowdhury and Fernando, 2014) and masculine individuals (Swaidan,

2012) develop positive beliefs towards unethical actions (i.e., they see unethical actions as acceptable). In contrast, individuals who possess traits such as intrinsic religiosity (Patwardhan et al., 2012; Schneider et al., 2011), idealism (Lu and Lu, 2010), spiritual wellbeing (Chowdhury and Fernando, 2013), moral identity (Chowdhury and Fernando, 2014), empathy (Chowdhury and Fernando, 2014), and collectivism (Swaidan, 2012) promote negative beliefs about unethical actions (i.e., they see unethical actions as wrong or unacceptable).

The promoters of ethical beliefs towards pro-social actions include communal and personal dimensions of spiritual wellbeing (Chowdhury and Fernando, 2013), empathy, and moral identity (Chowdhury and Fernando, 2014). Moreover, intrinsic religiosity and idealism positively influenced beliefs about “doing good”, while materialism had a similar effect on recycling (Arlı and Pekerti, 2017; Arlı and Tjiptono, 2013). Conversely, the inhibitors of positive beliefs towards pro-social actions (doing good and recycling) include loyalty and betrayal (Chowdhury, 2019) and cynicism (Chowdhury and Fernando, 2014).

In this paragraph, the promoters, and inhibitors of ethical intentions, like intentions to recycle, intentions to buy energy-efficient portals, and so forth, are introduced. Factors that directly and positively influence ethical intentions include ethical beliefs (Lu et al., 2015) and femininity (Pinna, 2020). Additionally, factors that have an indirect and positive influence are collectivism, moral intensity (Culiberg, 2014), altruistic and biospheric values (Osburg et al., 2019), and positive emotions (Escadas et al., 2020). On the other hand, factors that were found to have an inhibiting influence on ethical intentions are negative emotions (Escadas et al., 2020), masculinity (Pinna, 2020), and egoistic values (Osburg et al., 2019).

Likewise, variables impacting unethical intentions are grouped based on the direction of their impact. For example, perceived unfairness and perceived benefits enhance unethical intentions towards piracy and counterfeit purchasing (Fukukawa and Ennew, 2010; Koay et al., 2020). Some other factors that have a similar impact on unethical intentions are readiness to take social risk, status acquisition (Koklic et al., 2016) and susceptibility to normative and interpersonal influences (Malik et al., 2020). In contrast, moral intensity (Koay et al., 2020), fear of legal consequences, and perceived risk (Koklic et al., 2016), negatively impact unethical intentions.

Like ethical beliefs and intentions, both ethical and unethical aspects of behaviour have also been studied as outcome variables. Further, negative, and positive influencers of both aspects of

behaviour have been scrutinized in the literature. Examples of ethical behaviour include “ecologically conscious consumer behaviour” (Zollo et al., 2018), “pro-environment purchase behaviour” (Grimmer et al., 2016), and “sustainable apparel consumption” (Cho et al., 2015). First, a brief account of the factors impacting ethical behaviour is given here. Attitude, subjective norms (Graafland, 2017), person orientation (Lee, 2019), interdependent self-construal, guilt (Chen and Moosayer, 2020) and ethical claims and labelling (Hoek et al., 2013) have all been identified as important facilitators of ethical conduct. Moreover, religiosity (Graafland, 2017), eco-label knowledge (Adrita and Mohiuddin, 2020), prevention focus (Zou and Chan, 2019), and purchase situation (Grimmer et al., 2016) indirectly propel ethical conduct among consumers. Lastly, the inhibitors of ethical behaviour are promotion focus (Zou and Chan, 2019), attribute trade-off (Oslo, 2013) and group stereotype (Antonetti and Maklan, 2016).

The unethical behaviour examined in the literature includes “immoral behaviour” (Goldsmith et al., 2018) and “cheating behaviour” (Viglia et al., 2019). First, the factors classified as motivators of unethical conduct are highlighted, followed by its dissuaders. The former includes maximizing mindset (Goldsmith et al., 2018), Machiavellianism (Zhao and Xu, 2013), neutralization techniques (Rosenbaum et al., 2011), perceived prevalence, perceived outcome (Dooston et al., 2017) and postponed payment while purchasing hedonic goods (Viglia et al., 2019). The factors that discourage consumers from committing unethical behaviour are social benefits, special treatment benefits, service quality, CSR (Chang and Lu, 2019), idealism (Chowdhury, 2019) and moral identity (Rodriguez-Rad and Ramos Hidalgo, 2018; Vitell et al., 2016).

2.2.6 Data Collection Methods and Analysis Techniques used in Consumer Ethics Research

Based on the 97 empirical studies in our review sample, the commonly used data collection methods and analysis techniques have been identified and are depicted in Figure 2.8 below.

The survey method was the most common and frequently used data collection approach in 68 studies. Furthermore, both online and offline modes were common, with offline being a more preferred medium for data collection. Few studies simultaneously employed both ways in gathering the data (Arli et al., 2016; Pekerti and Arli, 2017; Zou and Chan, 2019). Other popular methods include experiments (16 studies) and interviews (9 studies). Some researchers collected data using a combination of surveys, experiments, and interviews (Arli et al., 2021; Culiberg and Badje, 2014; Hoek et al., 2013).

The analysis methods that researchers in this domain have frequently utilized include regression analysis and structural equation modelling. Together, these two techniques have been applied in 63 of the sample studies (Chowdhury, 2018; Chun, 2016; Escadas et al., 2019; Osburg et al., 2020; Pelosa et al., 2013; Pinna, 2020). Besides, ANOVA and MANOVA have also commonly figured in consumer ethics research (Rotman et al., 2018; Septianto et al., 2020). Interpretative analysis is the most preferred qualitative technique and has been employed in eight studies (Carrington et al., 2014; Heath et al., 2016; Hiller and Woodall, 2019). Analysis techniques that have been sparingly used include cluster analysis (Cooper and Pulling, 2013), factor analysis (de Klerk et al., 2019), conjoint analysis (Oslon, 2013), and fsQCA (Leischnig and Woodside, 2019). Finally, two studies related to scale development have been separately categorized. One of the studies by Sudbury-Riley and Kohlbacher (2016) developed a scale that operationalizes “ethically minded consumer behaviour,” while Wachter et al. (2012) developed the customer “return orientation scale.”



Figure 2.5: Data collection methods used

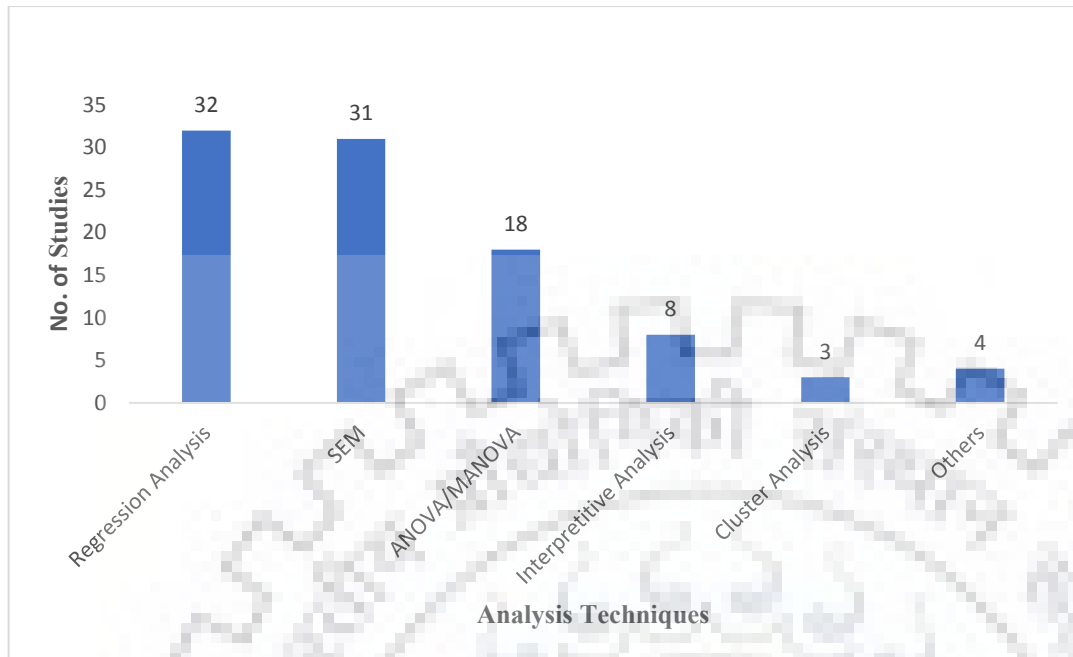


Figure 2.6: Analysis techniques applied

2.3 GAPS IDENTIFIED FROM LITERATURE

A detailed discussion with regards to the research profile, theoretical underpinnings, geographic scope, characteristics, and methodologies in the previous section has painted an up-to-date picture of consumer ethics research. Further, it has facilitated highlighting the research gaps in the extant literature. Hence, some of the major shortcomings in the existing literature are presented here, which may serve to spur future scholarly research.

1. *Examining consumer ethics through multi-theoretical perspective.*

The literature review in chapter 2 revealed that empirical research in the consumer ethics context is predominantly based on a single theoretical prism. The most common theory applied in consumer ethics research is Hunt and Vitell's general theory of marketing ethics (Le and Kieu, 2019). The other frequently used theories that studies have drawn support from include the theory of planned behaviour and neutralization theory. These theoretical perspectives rely on moral ideologies (deontological and teleological approaches). In contrast, the virtue ethics approach offers distinct advantages over the deontological and teleological philosophies (Vitell et al., 2016). Virtue ethics is concerned with imbuing such traits in individuals that help in leading a righteous life, in addition to focusing on the means

and consequences of consumer actions (Chowdhury and Fernando, 2014; Garcia-Ruiz and Rodriguez-Lluesma, 2014). Further examining consumer ethics through theories that account for the role of emotions and intuition may help answer the “complex and multifaceted questions” related to consumer ethics and expand “theory-based insights.” In this regard, upcoming studies can employ, for instance, the Vested Interest theory and the Dual Model of Attitude theory in their studies as these theories can provide valuable insights to bridge the attitude-behaviour gap, which is a significant cause of concern for business organizations. Moreover, future studies can take the help of multi-theoretical perspectives to better understand the role of multiple factors influencing consumer ethics (Hassan et al., 2021; Heath et al., 2016).

2. *To further investigate the relationship between religiosity and consumer ethics.*

Despite substantial research on the relationship between religiosity and ethics, the exact nature of this relationship is still unfolding (Cooper and Pullig, 2013; Parboteeah et al., 2008; Weaver and Agle, 2002). While the impact of religiosity on individuals’ values, moral beliefs, and ethical judgment is well acknowledged (Arlı, 2017; Graafland, 2017; Mathras et al., 2016; Vitell et al., 2018; Vitell et al., 2006), there is conflicting evidence on whether higher religiosity promotes ethical behaviour (Cooper and Pullig, 2013). Most studies have reported that intrinsic religiosity promotes intolerance towards unethical behaviour (Arlı and Tjiptono, 2014; Chowdhury, 2018; Flurry and Swimberghe, 2016; Patwardhan et al., 2012). However, Schneider et al. (2011) did not find any impact of intrinsic religiosity on consumer ethical beliefs among German respondents. Moreover, the role of intrinsic religiosity towards ethical conduct is far less consistent (Arlı and Tjiptono, 2014; Patwardhan et al., 2012). In contrast, the relationship between extrinsic religiosity and consumer ethics has produced more varied results. While some studies reported that extrinsic religiosity promotes tolerance towards unethical behaviour (Arlı et al., 2021; Vitell et al., 2018; Arlı and Tjiptono, 2014; Patwardhan et al., 2012), others have reported the absence of any such link (Patwardhan et al., 2012). Furthermore, Vitell (2015), in his review, reiterated that extrinsic religiosity “may sometimes lead to unethical, rather than ethical, behaviour” (p. 770). It necessitates further exploring the link between religiosity and consumer ethics (Arlı et al., 2021; Oviedo, 2016). Therefore, upcoming research should corroborate past results in varied contexts using different population samples, primarily drawn from developing nations (Arlı et al., 2019; Vitell et al., 2018; Graafland, 2017; Arlı,

2017; Vitell et al., 2016; Patwardhan et al., 2012; Schneider et al., 2011; Al Khatib et al., 2005).

3. *Expanding consumer ethics research to developing nations.*

The review revealed that research in this domain has been concentrated mainly in developed countries like the USA (31 studies), the UK (12 studies), Australia (12 studies), and France (7 studies), as depicted in Table 2.2, while emerging economies remain underrepresented (Hassan et al., 2021; Ryoo et al., 2020; Agnihotri and Bhattacharya, 2019; Culiberg, 2015; Liu et al., 2015; Zhao and Xu, 2013; Lu and Lu, 2010). Moreover, emerging economies are considered as “growth engines” and “primary targets” of global business (Paul, 2019; Yeoman and Santos, 2019; Nielsen et al., 2018; Sheth, 2011; Ratten et al., 2016). Hence, ample opportunities remain for consumer ethics scholarship in the developing world, particularly in Asia (Lu and Lu, 2010), Africa, the Middle East (Al Khatib et al., 2005), Central and Eastern Europe, and Latin America. Moreover, India’s status as a growing commercial and economic hub in the world market, makes it a prime candidate for consumer ethics research (Agnihotri and Bhattacharya, 2019).

4. *Scrutinizing the role of mediation and moderation mechanisms in consumer ethics research.*

Focusing on mediation and moderation mechanisms is vital as it promotes methodological rigour and may help better explain contradictory results (Kahiya, 2018). Although work on mediation analysis has advanced in the last 3 years, nonetheless, there is a need to examine the mediating roles of various factors to improve our understanding of the processes through which various antecedents influence consumer beliefs, intentions, and behaviour (Chowdhury, 2020; Hassan et al., 2021; Hassan and Rahman, 2021). Additionally, the work on moderating mechanisms has been scarce. Therefore, examining the boundary conditions merits attention in future studies to explain why and when independent constructs influence the dependent construct. Specifically, moderator variables can explain the inconsistent relationship between religiosity and consumer ethics (Arli et al., 2021; Arli and Tjiptono, 2014; Cooper and Pullig, 2013). Moreover, the moderating role of peer pressure, social comparison, age, gender, and so forth, can be studied in an unethical consumer behaviour context (Choudhury, 2019; Viglia et al., 2019).

5. *Need to determine the behavioural consequences of consumer ethical beliefs.*

Consumer ethical beliefs have been largely examined as a consequent variable (Chowdhury, 2019; Huang and Lu, 2017; Chowdhury and Fernando, 2013). However, there

is a dearth of studies exploring the behavioural outcomes of consumer ethical beliefs (Hassan et al., 2021; Hassan and Rahman, 2021; Lu et al., 2015). Although past research acknowledges CEBs as a significant antecedent of consumer behaviour (Chowdhury, 2020), research on the relationship between CEBs and UCB remains elusive (Van Kenhove et al., 2003). It also mirrors Lu et al.'s (2015) findings that there is an absence of studies exploring the consequences of CEBs.

Further, the rise in unethical consumer acts and the subsequent losses associated with such behaviour (Arlı et al., 2021; Dooston et al., 2017) have led to calls for examining actual behaviour and ways to counter unethical conduct in the consumer ethics context (Liu et al., 2009; Punj, 2017; Viglia et al., 2019). Also, past consumer ethics studies have presumed that consumer ethical beliefs largely influence consumers' subsequent ethical or unethical actions (Chang and Lu, 2019; Pekerti and Arlı, 2017; Zhao and Xu, 2013). Therefore, there is a need to investigate UCB as a key behavioural outcome of CEBs in upcoming studies.

6. *Need for new research methodologies for better comprehension of consumer ethics.*

The extant literature reveals that research in consumer ethics is predominantly quantitative and cross-sectional (Chowdhury, 2017; Lu et al., 2015; Patwardhan et al., 2012). Therefore, upcoming studies should focus more on longitudinal studies to confirm whether ethical beliefs and intentions translate into ethical behaviour (Arlı et al., 2016; Antonetti and Maklan, 2014; Vassilikopoulou et al., 2011). Moreover, an ethnographic approach and experimental design should be adopted in future research to study ethical behaviour in a natural setting and overcome the social desirability bias (Chowdhury, 2019; Chowdhury and Frenando, 2013; Gentina, Tang et al., 2018; Zou and Chan, 2019). Also, the mixed method approach can be utilized in research investigating pro-environmental behaviour (Grimmer et al., 2016).

7. *Identifying the promoters and inhibitors of unethical consumer behaviour.*

Unethical consumer behaviour is a leading cause of loss for retailers (Fombelle et al., 2020; Zhao and Xu, 2013). Recent years have witnessed an increase in the prevalence and variety of unethical behaviour (Fombelle et al., 2020). Such behaviour poses enormous challenges for marketers and leads to "reducing the efficiency and effectiveness with which a marketing system can address community requirements" (Chowdhury, 2020, p. 415). Thus, academia and practitioners have implored on focusing the underlying motives behind deviant behaviour and developing counterstrategies to curtail it (Fombelle et al., 2020; Liu et al.,

2015; Liu et al., 2009; Viglia et al., 2019; Vitell et al., 2005). In this regard, examining the role of deterrence factors like perceived risk (of being caught) and the subsequent legal consequences merits scholarly attention (Dootson et al., 2017; Koay et al., 2020; Mitchell et al., 2009; Zhao et al., 2020). Furthermore, whether factors like Machiavellianism (Arlı et al., 2019; Zhao and Xu, 2013), materialism (Flurry and Swimberghe, 2016; Ozgen and Esiyok, 2020), extrinsic religiosity (Arlı and Pekerti, 2017) and promotion focus (Zou and Chan, 2019), act as promoters of unethical conduct needs to be examined. Likewise, do factors such as intrinsic religiosity (Graafland, 2017; Vitell et al., 2018), idealism (Chowdhury, 2019; Lu and Lu, 2010), prevention focus (Zou and Chan, 2019), empathy, moral identity (Chowdhury and Fernando, 2014; Hwang and Kim, 2018; Rodriguez-Rad and Ramos-Hidalgo, 2018) and collectivism (Huang and Lu, 2017; Pekerti and Arlı, 2017; Swaidan, 2012) help in curbing deviant behaviour also requires empirical scrutiny.

8. *Exploring underlying processes linked to double standard.*

Prior research proclaims that consumers adopt contradictory yardsticks to judge unethical behaviour committed by firms and consumers (De Bock et al., 2013; Septianto et al., 2020;). Specifically, they are more critical of unethical behaviour involving companies (or their representatives) than of consumers who commit similar acts (De Bock and Van Kenhove, 2011; Septianto et al., 2020). Examining whether and how firm related factors like nature of business, CSR activities, firm size, evoke double standards among consumers is a fruitful future research avenue (De Bock et al., 2013; Vermeir and Van Kenhove, 2008). Recently, Septianto et al. (2020) highlighted the role of anger and compassion in attenuating double standards. However, exploring whether consumer characteristics like religiosity, moral identity, and empathy can mitigate the occurrence of double standards among consumers is another promising research avenue.

9. *Need to understand the role of emotions in influencing consumer ethics.*

Another crucial area that has received limited scholarly attention is the examination of emotions in the context of consumer ethics (Hassan and Rahman, 2021). Prior literature has also acknowledged the role and significance of emotions in the consumer ethical decision-making process (Heath et al., 2016; Steenhaut and Van Kenhove, 2006; Yacout and Vitell, 2018). However, few studies have delved into how different emotions such as guilt, empathy, shame, and others influence consumer ethics (Escadas et al., 2019; Gregory-Smith et al., 2013). Vitell et al. (2013) also highlighted that consumer ethics research has

“overlooked a potentially important component of ethical decision-making, that is of emotions.” Vitell et al. (2013) further elaborated that *“since ethical decision-making by consumers is a part of the overall consumer behaviour, the role of emotions in understanding this facet of consumer behaviour is of great importance and relevance”* (p.76). Also, according to Hardy (2006), moral emotions such as guilt are a motivational source for enacting pro-social behaviour. Such emotions are felt not only while participating in a behavioural act, but also while contemplating future action (Chowdhury, 2017). Furthermore, anticipated emotions, owing to their regulatory function, have a bearing on individual behaviour (Onwezen et al., 2014). Additionally, past research has acknowledged that in the field of consumer ethics, the role of anticipated guilt and its ability to influence consumer behaviour is relatively unexplored (Gregory-Smith et al., 2013; Steenhaut and Van Kenhove, 2006).

2.4 CONCLUSION

This chapter has provided a review of extant literature pertinent to consumer ethics research. Through this detailed review of research articles on consumer ethics, the chapter presents a contemporary account of research in this domain in terms of publication timeline, research orientation, journal-wise distribution, continental and country-wise spread, influential authors, and prominent publishers. Additionally, this chapter presents the theoretical perspectives used and various constructs explored as antecedents, mediators, moderators, and output variables. Also, the data collection methods and the different analytical techniques employed in prior studies have been delineated.

An exhaustive scrutiny based on the research profile of sample studies has helped to distil the research gaps evident in the extant literature. The identified gaps have acted as groundwork in drawing up the objectives and research questions for the current study. Furthermore, the study aims to enrich the literature on consumer ethics by proposing and validating a conceptual model wherein the role of religiosity and consumer ethical beliefs in curbing unethical consumer behaviour is investigated. Additionally, the mediating role of anticipated guilt is also being scrutinized. Chapter 3 provides the details of this conceptual framework and hypothesis formulation.

Chapter 3

Conceptual Model and Hypothesis Development

The previous chapter presented the case to developing, scrutinizing and empirically endorsing the causal relationships between consumer ethical beliefs and other factors that might help to curb unethical consumer behaviour. Specifically, the literature review indicates the significance of exploring the role of personal and affective variables as inhibitors of unethical consumer behaviour. Thus, following the gaps found in the literature review, a conceptual model is proposed wherein the impact of religiosity (personal factor) on consumer ethical beliefs and the subsequent effect of these beliefs on unethical behaviour is examined. Secondly, the mediating role of anticipated guilt (affective variable) in the relationship between consumer ethical beliefs and unethical consumer behaviour is also tested. The proposed conceptual model and subsequent hypothesis formulation have been taken up for discussion in the upcoming sections of this chapter. Figure 3.1 below depicts the organization of this chapter.

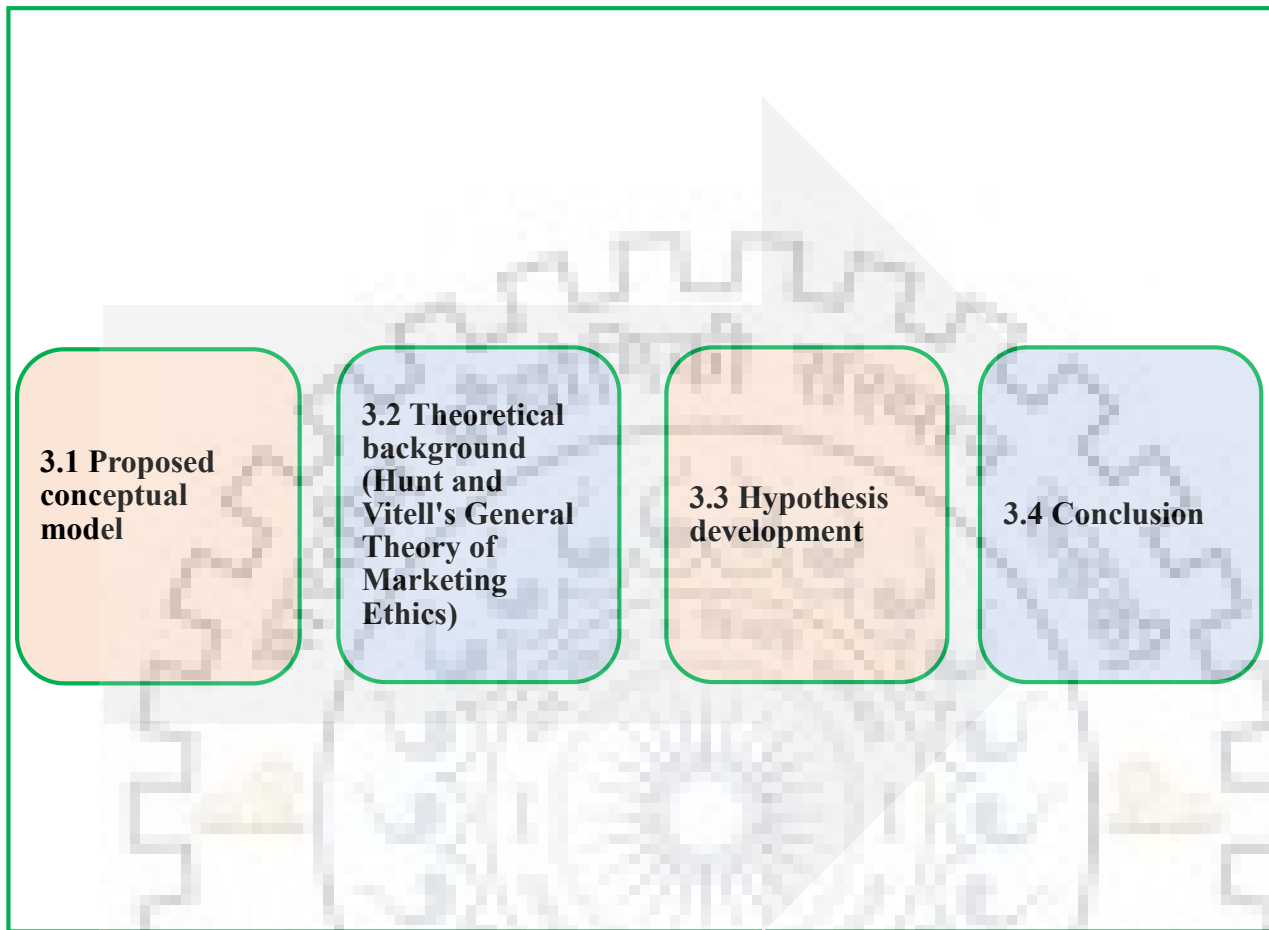


Figure 3.1 Layout of chapter 3

3.1 THE PROPOSED CONCEPTUAL MODEL

Consumer ethical beliefs have emerged as the hallmark concept in consumer ethics research (Le and Kieu, 2019). Moreover, ethical beliefs are considered significant antecedents of consumer behaviour (Choudhury, 2020; Vitell and Hunt, 2015). But the influence of consumer ethical beliefs on consumer misbehaviour in a consumer ethics context is mainly unexplored (Agnihotri and Bhattacharya, 2019; Dootson et al., 2017; Mitchell et al., 2009; Zhao and Xu, 2013). Additionally, due to inconsistent research findings, there have been calls to reaffirm the impact of religiosity on CEBs in various contexts and to incorporate emotions into consumer ethics research. To this end, this study investigates the role of religiosity, consumer ethical beliefs, and anticipated guilt in curbing unethical consumer behaviour.

The proposed conceptual model thus examines the impact of religiosity (i.e., intrinsic and extrinsic religiosity) on consumer ethical beliefs (beliefs towards unethical behaviour and beliefs towards doing good) and the influence of consumer ethical beliefs on unethical consumer behaviour. Furthermore, previous researchers have acknowledged that anticipated guilt and its potential to regulate consumer behaviour are relatively unexplored (e.g., Gregory-Smith et al., 2013; O’Keefe, 2002; Steenhaut and Van Kenhove, 2006). To answer this call, the study also investigates the mediating role of anticipated guilt in the relationship between consumer ethical beliefs and unethical consumer behaviour. The proposed conceptual model is presented in Figure 3.2.

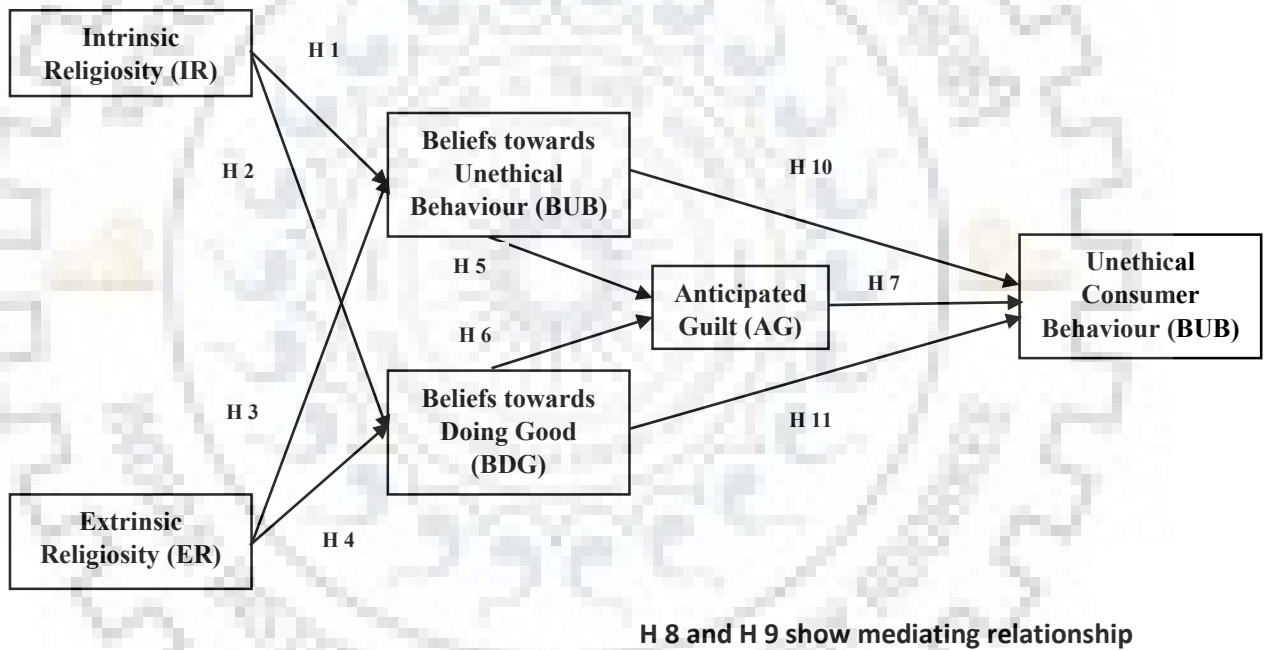


Figure 3.2 Conceptual model

The following section introduces the different constructs that are part of this proposed model. First, a description of religiosity is presented. This construct is divided into an intrinsic dimension (intrinsic religiosity) and an extrinsic dimension (extrinsic religiosity) (Allport, 1950). These two dimensions are examined as antecedents to consumer ethical beliefs. Consumer ethical beliefs comprise of beliefs towards unethical behaviour and beliefs towards doing good. The model

examines the direct and indirect (via anticipated guilt) impacts of consumer ethical beliefs on unethical consumer behaviour.

3.1.1 Religiosity

Religion has been acknowledged as a crucial subject that has profound relevance for the majority of the world population (Peterson and Webb, 2006; Ratten et al., 2017). Additionally, in their review article, Drenten and McManus observed that “religion constitutes one of the world’s most important social issues, unique in its cognitive, emotional, behavioural, and motivational aspects” (2016, p. 277). Pew Research (2015) also predicted that religiosity would continue to hold sway over human lives around the world. Sedikides (2010) identified religion as a subject of vital importance worldwide. He further articulated that in the United States, “94% of respondents express a belief in God” while “82% of respondents consider religion as at least fairly important to them” (2010, p. 3). Sociologists including Durkheim and Simmel view religion as invaluable since it “offers personal network and support” (Lim and Putnam, 2010, p. 916). Furthermore, religion is accorded importance on account of its personal and subjective elements like spirituality (Patwardhan et al., 2012). Thus, both religion and religiosity have important implications for consumer behaviour. While religion encompasses the rules and principles ordained by God, religiosity defines the degree to which an individual lives by these set rules and regulations (Schneider et al., 2011). Despite being a topic of significance and interest among consumer researchers, the influence of religion on consumer behaviour remains under-researched (Essoo and Dibb, 2004; Lindbridge, 2005; Mathras et al., 2016; Zakaria et al., 2021). There are also calls for incorporating the religiosity construct into consumer ethics research (Casidy et al., 2016; Mokhlis, 2010; Schneider et al., 2011).

Nevertheless, the past few decades have witnessed continued empirical investigation to understand and comprehend the influence of religiosity on the beliefs and behaviour of individuals (e.g., Arli et al., 2021; Arli et al., 2016; Chowdhury, 2018; Elhoushy and Jang, 2021; Huang and Lu, 2017; Hunt & Vitell, 1986, 1993; Rashid and Ibrahim, 2008; Schneider et al., 2011; Vitell et al., 2005). However, much of this scrutiny is centred around developed countries and has yielded inconsistent results, thus requiring further illumination on this debate (as suggested by Arli et al., 2021; Oviedo, 2016). On the one hand, researchers have concluded that religiosity leads to higher ethical standards, as evident from a drop in delinquency (Johnson et al., 2001) and a reduced incidence of

marital infidelity (Tuttle and Davis, 2015), while on the other hand, past research suggests that atheists and religious individuals have comparable offence rates (Schroeder et al., 2018). Also, Gillum and Masters (2010) concluded that religiosity and blood donation (an altruistic form of behaviour) were unrelated. Moreover, past studies have investigated the influence of intrinsic religiosity and extrinsic religiosity as the precursors of consumer ethical beliefs. Summarizing the results of these empirical investigations linking religiosity to consumer ethics, Vitell (2015, p.770) reiterated, “*while intrinsic religiosity seems to have a determining impact on ethical judgments/intentions, extrinsic religiosity has only a very limited impact, or perhaps even a negative one.*” Despite substantial and enduring research on the link between religiosity and (un) ethical behaviour, there is a need to provide more context-specific insights. Therefore, this work attempts to examine the role of religiosity in consumer ethics in a developing country context (India) where there is a dearth of research at the junction of religiosity and consumer ethics (Hassan et al., 2021; Hassan and Rahman, 2021).

3.1.2 Consumer ethical beliefs

According to Chowdhury (2020), consumer ethical beliefs imply “acceptability or unacceptability of certain consumer actions from a moral perspective” (p. 416). Vitell et al. (2001) defined consumer ethical beliefs as “*the extent to which one believes that a certain alternative is ethical or not*” (p. 156). These beliefs have been operationalized through the “Muncy–Vitell consumer ethics scale” (Muncy and Vitell 1992). This scale measures consumers’ ethical beliefs regarding four dimensions of questionable behaviour that differ in terms of active versus passive customer involvement, perceived harm, and legal status. It includes the “actively benefiting from illegal action” dimension wherein consumers actively and consciously commit questionable acts (e.g., defaulting on loans and credit card payments). The “passively benefiting” dimension, wherein the consumer benefits from the seller’s mistake (e.g., ignoring receipt of excess cash due to a lapse on the part of the cashier). The “actively benefiting from deceptive but legal activities” dimension includes actions perceived as acceptable by most consumers (e.g., using a coupon for merchandise you did not buy). The “no harm no foul” dimension encompasses actions that the majority of consumers perceive as harmless (e.g., installing software on your computer without buying it). Later, a fifth dimension was incorporated to measure consumers’ ethical beliefs regarding altruistic and environment-friendly consumer actions (Vitell and Muncy, 2005). This dimension was named

“doing good/ recycling” to cover the positive aspect of consumer actions (e.g., purchasing only from firms that work towards environment protection).

The consumer ethics scale has been extensively used in consumer ethics research. However, recently published research (Rodriguez- Rad and Ramos Hidalgo, 2018; Vitell et al., 2018) has highlighted the problems encountered in administering this scale in the past (Al-Khatib et al., 2005; Arli and Pekerti, 2017; Kavak et al., 2009; Schneider et al., 2011; Vitell et al., 2015;). According to Vitell et al. (2018), the problem has cropped since this scale measures two varied constructs, i.e., “attitude towards unethical behaviour” and “attitude towards ethical behaviour” (Vitell et al. 2018). As a result, Vitell et al. 2018 put forth a novel perspective on examining consumer ethics, whereby attitude towards unethical conduct and attitude towards ethical conduct are administered as two separate constructs. Thus, following Vitell et al. (2018), Rodriguez-Rad and Ramos Hidalgo (2018), and Chowdhury (2020), this work measures consumer ethical beliefs in terms of beliefs towards unethical behaviour and beliefs towards doing good.

3.1.3 Anticipated guilt

Anticipated emotion is defined as “*the prospect of feeling positive or negative emotions after performing or not performing a behavior*” (Rivis et al., 2009, p. 2987). Such emotions serve as a feedback mechanism and guide subsequent behaviour. Anticipated emotions have a longer time span and guide individuals towards better decision-making. (Loewenstein and Lerner, 2003). Thus, individuals experiencing guilt want to get rid of their negative emotional state by behaving more ethically (Baumeister et al., 1994). In other words, guilt leads to compunction and a proactive response to a transgression (Newman and Brucks, 2018). The feeling of guilt results from the belief that one’s actions are unacceptable or unethical (Baumeister et al., 1994; Roseman et al., 1994). It means guilt emanates when a person’s behaviour contradicts the ethical standards they set for themselves (Freedman et al., 1967).

Guilt also leads to remorse and regret, with people wanting to redress their behaviour (Burnett and Lunsford, 1994), as guilt focuses more on the transgression itself and leads to a negative self-evaluation of that particular unethical act (Newman and Brucks, 2018). For instance, feelings of guilt aroused after committing a specific unethical act (shoplifting) are embedded in the individual’s memory and affect subsequent actions in comparable circumstances (Hur and Jang, 2015). The emotions linked to anticipated guilt may draw a person away from unethical conduct,

such as fare dodging (Baumeister et al., 2007; Hur and Jang, 2015; Wansink and Chandon, 2006). In the field of consumer ethics, studies have underscored the relevance of guilt emotions in ethically questionable consumer situations, as heightened anticipated guilt is associated with enhanced consumers' ethical intention (Arlı et al., 2016; Steenhaut and Van Kenhove, 2006; Tangney et al., 2007). Besides, the role of anticipated guilt is decidedly apposite in scenarios where individuals ponder over the adoption of various (un) ethical behavioural alternatives (Peloza et al., 2013; Steenhaut and Van Kenhove, 2006). Moreover, Cotte et al. (2005) reported that individuals experience anticipated guilt due to potential violations of their ethical standards. Similarly, Watson and Spence (2007) concluded that anticipated guilt propels individuals to follow acceptable behaviour and stay away from unacceptable behaviour. In another study, Mills and Groening (2021) reported that guilt proneness has a determining impact on curbing unethical behaviour. While the role of anticipated guilt in consumer behaviour has been broadly studied, its mediating role between CEBs and CUB remains unexplored and thus represents an essential gap as CEBs may activate anticipated guilt, subsequently guiding ethical behaviour (Steenhaut and Van Kenhove, 2005, 2006). Therefore, in line with Steenhaut and Van Kenhove (2006) and Hung-Jen (2011), this research has introduced anticipated guilt as a mediating variable between consumer ethical beliefs and unethical consumer behaviour. Thus, we submit that anticipated guilt demonstrates the mechanism through which consumer ethical beliefs affect unethical consumer behaviour.

3.1.4 Unethical consumer behaviour

Unethical consumer behaviour has been the focus of research in other disciplines such as social psychology, sociology of deviance, and criminology. However, it has been primarily ignored by consumer behaviour researchers, despite acknowledging its significance to individuals and society (Fisk et al., 2010). Various terms, such as “aberrant customers” (Mills and Bonoma, 1979), “problem customers” (Bitner et al., 1994), “jay customers” (Lovelock, 1994), “dysfunctional customers” (Harris and Reynolds, 2003) and “misbehaving customers” (Fullerton and Punj, 1997) are commonly found in the literature to describe this phenomenon.

Consumer unethical behaviour leads to unproductive exchanges (Morgan and Hunt, 1994) and significantly erodes business profitability and the relationship between buyer and seller (Kim et al., 2022; Liu et al., 2009; Reinartz and Kumar, 2000; Van Kenhove et al., 2003). Also, the scourge of

unethical behaviour is ubiquitous across businesses, but the “academic understanding of the dynamics of this phenomenon is somewhat limited” (Daunt and Harris, 2012). Moreover, the models that have been developed to describe consumer behaviour do not address unethical consumer behaviour (Callen and Ownbey, 2003).

Mitchell et al. (2009) used “unethical behaviour” as a general term to reflect the above terminologies and defined it as “consumer direct or indirect actions which cause organizations or other customers to lose money or reputation” (p. 396). While Wilkes (1978) was one of the pioneers to explore unethical consumer behaviour, over the years, researchers have focussed on myriad corrupt practises such as counterfeiting (Kozar and Marcketti, 2011; Martinez and Jaeger, 2016), piracy (Koklic et al., 2016), but the bulk of this research has been in the area of shoplifting, thereby leaving a hiatus in the body of knowledge concerning ethically questionable consumer behaviour. Thus, this study is one of the few that includes the construct of UCB as an output variable and then investigates the antecedent and consequences of CEBs simultaneously (e.g., Bai et al., 2019; Leischnig and Woodside, 2019).

3.2 THE HUNT AND VITELL GENERAL THEORY OF MARKETING ETHICS AS THE THEORETICAL BACKGROUND

Hunt and Vitell’s general theory of marketing ethics (1986,1992) is the most commonly used theoretical prism in consumer ethics research (Le and Kieu, 2019; Lu et al., 2015). The theory provides a framework that can be applied to grasp consumers’ ethical decision-making process and, thus, consumer ethics (Vitell and Hunt, 2015). The theory postulates that consumers’ ethical beliefs are a function of their moral philosophies when facing an ethical dilemma. Moreover, personal, cultural, and situational factors also influence consumer ethical beliefs. This theory has been extensively used as a theoretical background in consumer ethics studies (Arli et al., 2016; Chowdhury, 2018; Chang and Lu, 2019; Ozgen and Esiyok, 2020; Vitell et al., 2016). Hence, this research relies on Hunt and Vitell’s general theory of marketing ethics (1986, 2006) as a theoretical prism to support this study.

Religion represents one of the important factors that impact one’s ethical judgement (Arli et al., 2021; Sulaiman et al., 2021; Walker et al., 2012). Further, the Hunt and Vitell model recognizes religion as an essential personality trait that substantially influences CEBs and emphasizes that “unquestionably, an individual’s personal religion increases ethical-decision making” and that “the

strength of religious beliefs might result in differences in one's decision-making process" (Hunt and Vitell, 1993, p. 780). Moreover, examining the effect of the religiosity construct on consumer ethics is significant since an individual's religious affiliation and the strength of their religious beliefs are conveyed through consumption choices and behaviour (Esso and Dibb, 2004; Mathras et al., 2016).

3.3 HYPOTHESIS DEVELOPMENT

The proposed conceptual model serves as a platform for hypothesis development. As a result, the following hypothesis have been developed to meet the research objectives.

3.3.1 Impact of religiosity on consumer ethical beliefs

Scholarly research has proven that religiosity has a profound impact on an individual's personal and social life (McDaniel and Burnett, 1990). A person's values, habits, lifestyle, and decisions related to purchasing and consumption are affected by their religious beliefs (Delener, 1994; Singh et al., 2021; Weaver and Agle, 2002; Wilkes et al., 1986). According to Delener (1994), examining the role of religiosity also assumes significance owing to its stable and observable nature. Allport (1950) has classified religiosity into two dimensions: (1) intrinsic religiosity and (2) extrinsic religiosity. An intrinsically religious individual assimilates "*faith and religious beliefs into everyday life*" whereas an extrinsically religious individual uses religion as a tool for "*comfort, social support, self-justification, and/or status*" (Hunt and Vitell, 2006, p. 4). Donahue has further clarified the difference between these two religious motivations in the following words "*intrinsic religiousness is religion as a meaning-endowing framework in terms of which all of life is understood Extrinsic religiousness, in contrast, is the religion of comfort and social convention, a self-serving, instrumental approach shaped to suit oneself*" (Donahue, 1985, p. 400). In other words, intrinsically religious individuals attribute total salience to religion to shape their lives, while extrinsically religious individuals use religion to attain non-spiritual objectives such as social acceptance (Schneider et al. 2011). Thus, in a nutshell, an "extrinsically motivated person uses his religion, whereas the intrinsically motivated lives his religion" (Allport and Ross, 1967, p. 434).

Prior studies have concluded that individuals high on religiosity are less prone to engage in various anti-social behaviours, including illicit drug use (Mellor and Freeborn, 2011; Sanchez et al., 2011), alcohol consumption (Brechtling et al., 2010). In a study involving ethical issues, Vitell et al. (2005) reported a positive relationship between intrinsic religiosity and ethical intentions. Extant literature

also indicates that religiosity significantly influences CEBs. Consumers high on intrinsic religiosity are likely to be more ethical compared to individuals high on extrinsic religiosity (Arli and Tjiptono, 2014; Singh et al., 2021; Vitell et al., 2009). Likewise, individuals high in intrinsic religiosity show greater awareness of ethical issues and higher sensitivity towards unethical behaviour (Arli and Pekerti, 2017). Conversely, those high in extrinsic religiosity exhibit a greater inclination towards endorsing unethical behaviour (Arli and Pekerti, 2017). Hence, the more the degree of intrinsic religiosity in an individual, the higher the likelihood of rejecting immoral consumer acts (Arli et al., 2016). Likewise, the majority of the studies reported that people with high intrinsic religiosity are less likely to be involved in unethical behaviour (Arli and Tjiptono, 2014; Huelsman et al., 2006; Vitell et al., 2006). However, the relationship between extrinsic religiosity and unethical behaviour is inconsistent (Arli and Tjiptono, 2014; Vitell et al., 2005). Also, based on symbolic interactionist theory, it is expected that extrinsically motivated individuals show less inclination to follow the role expectations that censure unethical behaviour (Weaver and Agle, 2002). Thus, looking through the symbolic interactionist prism it can be concluded that extrinsic religiosity promotes “undesirable outcomes and characteristics” (Walker, 2012). Additionally, Donahue (1985) observed that religious commitment is more closely related to intrinsic rather than extrinsic dimensions and that the latter is responsible for giving religion “a bad name”. Hence, based on the above argument, the following hypotheses are proposed:

H1: Intrinsic religiosity will be negatively related to beliefs towards unethical behaviour.

H2: Intrinsic religiosity will be positively related to beliefs towards doing good.

H3: Extrinsic religiosity will be positively related to beliefs towards unethical behaviour.

H4: Extrinsic religiosity will be negatively related to beliefs towards doing good.

3.3.2 Impact of consumer ethical beliefs on anticipated guilt

Celsi and Olson (1988) concluded that inner beliefs and values have a bearing on consumer emotions. Consumers experience different emotions depending upon their held beliefs and values (Raviv et al., 2000) and the extent to which they are violated (Gross and D’Ambrosio, 2004). Therefore, it can be assumed that consumer ethical beliefs and their subsequent violations may elicit guilt in ethically questionable situations. Moreover, varying levels of ethical beliefs will result in varying degree of guilt that consumers experience. Thus, consumers with higher ethical beliefs

(greater intolerant towards questionable consumer practices) may experience greater levels of anticipated guilt as compared to consumers with low ethical beliefs (lesser intolerant towards questionable consumer practices). On the basis of the above argument, it is hypothesized that:

H5: Belief towards unethical behaviour will be negatively related to anticipated guilt.

H6: Beliefs towards doing good will be positively related to anticipated guilt.

3.3.3 Impact of anticipated guilt on unethical consumer behaviour and its role as a mediator between consumer ethical beliefs and unethical consumer behaviour.

The role of emotions in regulating behaviour is well documented (Baumeister et al., 2007). Both positive and negative emotions play a role in influencing ethical behaviour (Selvanayagam and Rehman, 2018). For example, in a retail context, anticipated guilt promotes ethical behaviour (Sheenhaut and Van Kenhove, 2005, 2006), fosters ethical consumption (Antonetti and Maklan, 2014; Peloza et al., 2013), enhances intentions to consume ethically (Kim and Johnson, 2013), supports fair trade (Hwang and Kim, 2018), and green consumption (Elgaaied, 2012; Peloza et al., 2013), discourages vice food consumption (Mishra and Mishra, 2011; Mohr et al., 2012), and is effective in anti-drinking campaigns (Agrawal and Duhachek, 2010; Duhachek et al., 2012). Additionally, this emotion is linked to the different aspects of consumer behaviour, such as purchasing (purchase of foreign goods), usage (use of vice products) and disposal (disposing recyclable products) of goods and services (Dahl et al., 2003; Steenhaut and Van Kenhove, 2006).

This feeling of anticipated guilt, activated by contemplating the negative consequences, may also prevent individuals from unethical conduct (Steenhaut and Van Kenhove, 2006). Beer (2007, p. 53) concluded that “*The negative flavours of self-conscious emotions such as embarrassment, shame, and guilt that arise from social misdeeds are sufficiently unpleasant that, once given a taste, people are highly motivated to regulate their behaviour so as to avoid experiencing them.*” Explicitly, in ethically questionable consumer situations, prior research has acknowledged the importance of anticipated guilt in adopting ethical choices and avoiding unethical ones (Baumeister et al., 1994; Marks and Mayo, 1991; Steenhaut and Van Kenhove, 2005, 2006; Strutton et al., 1994;). Further, the more a customer anticipates guilt, the more this emotion influences him/her to avoid selfish behaviour and adopt ethical behaviour (Cohen et al., 2011; Leith and Baumeister, 1998). These findings are in line with research in psychology that anticipated guilt serves as a “behavioural interrupt or action control-mechanism” (Baumeister et al., 1994; Tangney, 1995),

signalling that specific questionable behaviour is unethical and “ought to be interrupted or avoided” (Steenhaut and Van Kenhove, 2006). This feeling of guilt is stimulated when an individual’s behaviour falls short of their self-standards (Baumeister et al., 1994; O’Keefe, 2002). This reasoning is in line with self-discrepancy and self-consistency theories. For instance, the self-discrepancy theory posits that an individual experiences emotion due to “discrepancies between a person’s various “selves” and these self-guides can motivate people to eliminate those discrepancies.” Thus, guilt may arise based on a person’s evaluation that their behaviour is not consistent with the personally held standards (Peloza et al., 2013). Similarly, the self-consistency theory (Thibodeau and Aronson, 1992) suggests that inconsistency between individual action and personal rules motivates a person to modify their attitude and behaviour so that action and standards are aligned. Thus, it is hypothesized that:

H7: Anticipated guilt will be negatively related to unethical consumer behaviour.

H8: Anticipated guilt mediates the relationship between beliefs towards unethical behaviour and unethical consumer behaviour (UCB).

H9: Anticipated guilt mediates the relationship between beliefs towards doing good and unethical consumer behaviour (UCB).

3.3.4 Impact of consumer ethical beliefs on unethical consumer behaviour

Consumer ethical beliefs refer to the “acceptability or unacceptability of certain consumer actions from a moral perspective” (Chowdhury, 2020). In line with the Hunt and Vitell model (1986, 1992, 2006), ethical beliefs have quite often been used as a proxy for behaviour (or intentions) based on the premise that they (beliefs) influence an individual’s intentions to engage in ethically questionable conduct (Steenhaut and Van Kenhove, 2006). The reason that behaviour is a consequence of beliefs and attitudes is also supported by Ajzen’s theory of planned behaviour (1991) and Rest’s model (1986). Moreover, ethical beliefs are considered as antecedents of consumer behaviour (Chowdhury, 2020; Vitell and Hunt, 2015). Therefore, numerous consumer ethics research studies presume that consumer ethical beliefs largely influence consumers’ subsequent ethical or unethical actions (Chang and Lu, 2019; Pekerti and Arli, 2017; Zou and Chan, 2019; Zhao and Xu, 2013). Furthermore, Van Kenhove et al. (2003), Liu et al. (2009), and Chang and Lu (2019) concluded that CEBs and ethical behaviour are positively related, such that consumers with a high level of ethical beliefs are less likely to engage in unethical behaviour. In

addition, a Russian study among university educators, reported that there is a high degree of consistency between beliefs and behaviours (Timofeyev and Dremova, 2021). Past research has also concluded that ethical beliefs play a primary role in driving pro-environmental behaviour (Lu et al., 2015; Pagiaslis and Krontalis, 2014). Recently, Nimri et al. (2021) asserted that consumer behaviour is a function of beliefs in the context of dining in green restaurants.

Based on the above discussion, the following hypothesis are proposed:

H10: Belief towards unethical behaviour will be positively related to unethical consumer behaviour.

H11: Beliefs towards doing good will be negatively related to unethical consumer behaviour.

3.4 CONCLUSION

In this chapter, the proposed conceptual model was discussed with a brief account of the different constructs that constitute the conceptual model. Further, the relationships between these constructs were explained in the form of various hypotheses. The model simultaneously examined the antecedents (intrinsic and extrinsic religiosity) and consequences (unethical consumer behaviour) of consumer ethical beliefs (beliefs towards unethical behaviour and beliefs towards doing good). Anticipated guilt was examined as a mediator between consumer ethical beliefs and unethical consumer behaviour. Also, the direct impact of anticipated guilt on unethical consumer behaviour was tested. In the coming chapter, the research design and methodology adopted in the study will be part of the discussion.

Chapter 4

Research Design and Methodology

This chapter highlights the research design and methodology adopted to achieve the research objectives. In addition, the chapter also discusses in detail the data collection technique and the survey instrument used for the collection of consumer responses. The statistical tools applied for data analysis and to test the different hypotheses also form part of this chapter.

Research design and methodology give an overview of the plan needed to answer the research questions and help specify how data collection and analysis will be carried out (Creswell, 2009; Saunders et al., 2012). An outline of the research design and methodology adopted is covered in the present chapter. The reason for choosing the specific research design and methodology is also explained. Moreover, details about the sampling technique, survey instrument, data collection method, and statistical tools employed for hypotheses testing are presented in subsequent sections. Figure 4.1 depicts a bird's-eye view of the research design and methodology used in the present research.

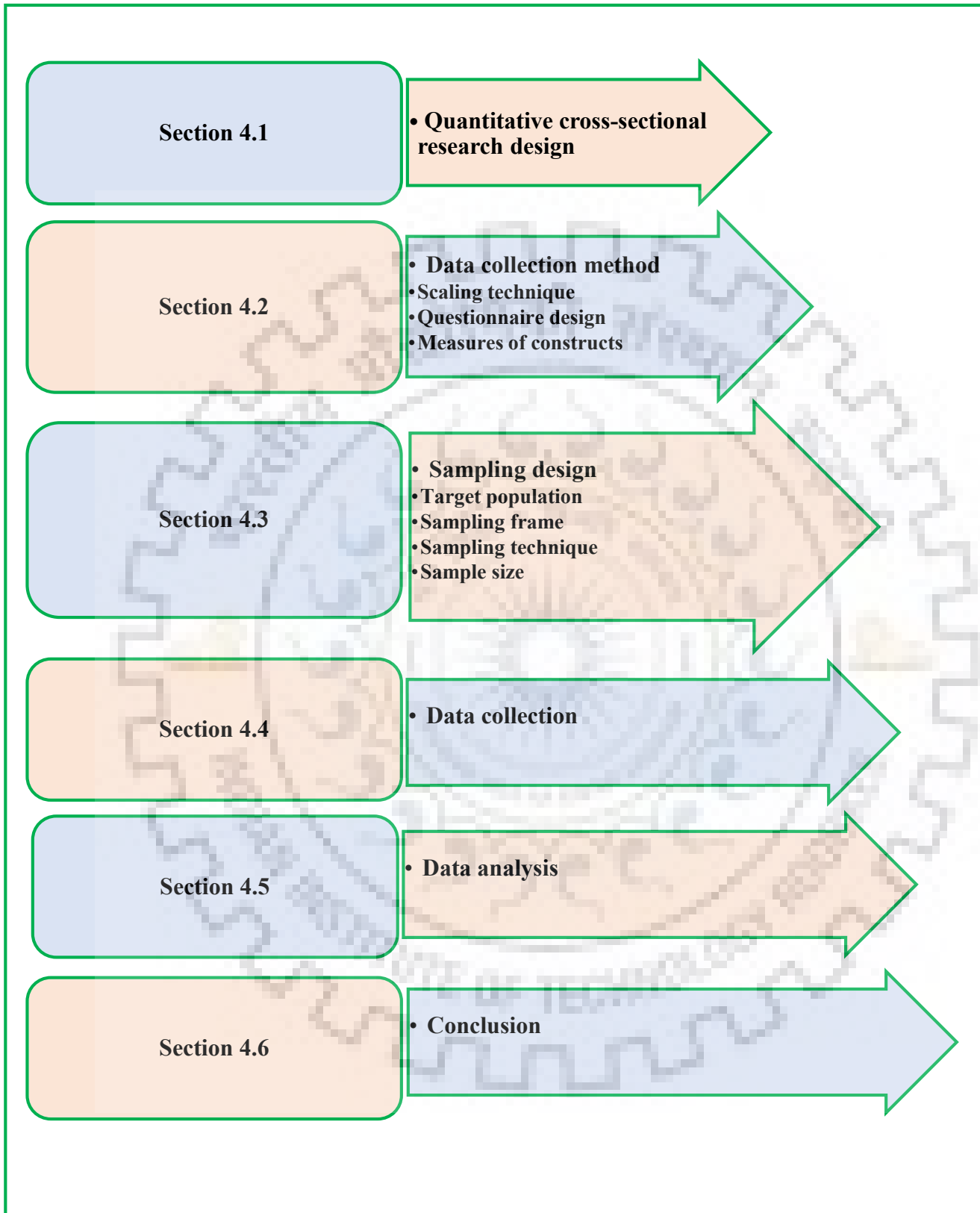


Figure 4.1 Layout of chapter 4

4.1 QUANTITATIVE CROSS-SECTIONAL RESEARCH DESIGN

Research designs “are plans and the procedures for research that span the decisions from broad assumptions to detailed methods of data collection and analysis” (Creswell, 2009). According to Yin (1994), research design refers to “the logical sequence that connects the empirical data to the study’s initial research questions and ultimately its conclusions.” Thus, a research design suggests a suitable course of action to attain the chosen objectives (Antony and Banuelas, 2002). This research adopted a quantitative cross survey research design for testing the proposed relationships. The following paragraphs explain why a cross-sectional research design was adopted and the context of this research study.

4.1.1 Rationale for a Cross-Sectional Survey Design

The choice of a research design requires a thorough understanding of the research problem at hand and how it can be tackled. In this regard, a research design helps to chart a course of action that can answer the queries in an objective and unbiased manner. The research designs that the marketing research literature has primarily identified are exploratory, descriptive, and causal research design (Malhotra and Dash, 2010). Keeping in mind the objectives of the current study, a descriptive research design was chosen. Such research designs are adept at dealing with known research problems and clear research objectives and tend to be more structured (Malhotra and Dash, 2010).

The present research has adopted a cross-sectional survey design for data collection to test the proposed hypotheses stated in the last chapter (Chapter No. 3). Cross-sectional designs are well suited, not only to give a snapshot of a given phenomenon at a unique point in time, but also for comparing varying population groups. Some of the merits of this type of survey design are as follows:

- a) A cross-sectional survey design is relevant when respondents constitute people from diverse range and background (Wang et al., 2014; Babbie, 1989).
- b) A cross-sectional survey is apt for the generalization of the research findings (Kerlinger, 1986).
- c) A cross-sectional survey facilitates the measurement and investigation of a large number of constructs (Churchill, 1995; Kerlinger, 1986).

d) Finally, a cross-sectional survey is cost effective in terms of the quantity and quality of information it generates (Kerlinger, 1986).

Given that the respondents of the study comprise university students enrolled in various courses, a longitudinal survey will not be appropriate, owing to a higher risk of experiencing panel attrition. Such attritions could occur because some students are no longer able to participate for a variety of reasons, including leaving the campus once they pass their respective classes, changes in contact details, refusal, incapacity, and even death. All these reasons could cut down on the usable data to be drawn to formulate the conclusion. Additionally, as the data is collected at multiple points, respondents would unknowingly change their qualitative responses over time to better suit what they see as the objective of the observer. Lastly, time and economic considerations are also significant drawbacks to any longitudinal study.

Keeping in mind the above advantages of a cross-sectional survey and the limitations of a longitudinal study, as well as the research objectives, a cross-sectional design appears suitable and was chosen for the present study.

4.2 DATA COLLECTION METHOD

The questionnaire survey method has been frequently used in numerous empirical research related to consumer ethics (e.g., Chang and Lu, 2017; Chowdhury, 2018; Fukukawa et al., 2019; Pekerti and Arli, 2017; Pinna, 2020). The following reasons can be attributed to the use of a questionnaire survey for data collection in this research work: a) It is a convenient way of gathering data. b) On account of the privacy and anonymity of the respondents, the probability of biasness is diminished. c) It is also cost effective, accurate, and has wide scope (Creswell, 2009; Churchill, 1979; Malhotra, 2004; Zikmund et al., 2012). Additionally, questionnaire survey represents an effective method for data collection from a large pool of respondents (Ali and Akbar, 2015; Faisal, 2007). Thus, this research employed a self-administered questionnaire as a means of data collection from students enrolled in various courses at a public university.

4.2.1 Scaling Techniques:

It is the “extension of measurement and involves creating a continuum upon which measured objects are located” (Malhotra, 2015, p. 183). It can be broadly divided into comparative scaling and non-comparative scaling. Comparative scaling involves a comparison between binary or more stimulus objects (e.g., a comparison between Adidas and Reebok). In the non-comparative scaling

technique, a single stimulus object is evaluated independently (e.g., evaluating Reebok on a 1-5 scale.). In this study, a 5- point non-comparative Likert scale was used to collect data. The Likert scale was chosen since it is easy to construct and administer (Malhotra and Das, 2010). Numerous empirical studies on consumer ethics have employed the Likert scale for data collection (Gentina et al., 2018a; Arli, 2017; Arli and Leo, 2017; Chowdhury, 2017; Arli and Pekerti, 2016; Koklic et al., 2016). For anticipated guilt, the 5-point Likert scale ranged from 1 (“strongly disagree”) to (“strongly agree”). The religiosity scale was anchored from 1 (“strongly disagree”) to 5 (“strongly agree”). The consumer ethics scale rated each activity on a five-point Likert scale, ranging from 1 “strongly disagree” to 5 “strongly agree”. Low scores indicated that the respondents believed that the activity to be unacceptable and more unethical, and high scores indicated that the respondents perceived that activity to be acceptable and more ethical. The unethical consumer behaviour scale was anchored from 1 “Definitely not” to 5 “Definitely will”. A high score represented a greater probability of engaging in unethical behaviour. Thus, all the scales used in the questionnaire have employed a 5- point Likert scale.

4.2.2 Questionnaire Design:

This study administered a structured questionnaire to university students admitted to various bachelor, master, and doctoral courses. The different constructs were measured using established scales, as employed in past studies with minor adaptations. The questionnaire was developed in the English language. Initially, a pilot survey was conducted with the objective “to refine the questionnaire so that respondents will have no problems in answering the questions and there will be no problems in recording the data” (Saunders et al., 2012). Additionally, it helps to determine the approximate time taken to complete the questionnaire. Thus, twelve students were chosen for the pilot study, using convenience sampling, as according to Saunders et al. (2012), the sample size for a pre-test should not be less than ten. The demographic details of the pilot study respondents are shown in Table 4.1 below. Based on the feedback from the pilot study, some semantic improvements were made in the questionnaire. Thus, the final questionnaire consisted of 60 questions, including 56 scale items measuring four distinct constructs. These questions were grouped into five sections. Section one comprised of questions related to anticipated guilt. The next section had questions regarding the respondent’s religiosity. The third section was related to consumer ethical beliefs about questionable and doing good activities. The penultimate section

focused on questions related to unethical consumer behaviour. The last section is related to the respondent's demographic characteristics. The final questionnaire is shown in Appendix I.

Demographic variable	Frequency
Gender	
Male	7
Female	5
Age	
18-22	2
23-27	5
28-32	2
33 and above	3
Annual household income (₹)	
3,00,001-4,00,000	2
4,00,001-5,00,000	4
5,00,001 and above	6
Course enrolled in	
Master's	4
Doctoral	8

Table 4.1 Demographic characteristics of pilot survey respondents

4.2.3 Measures of Constructs:

This section discusses the various scales adopted to measure the constructs, which are part of the conceptual model (as detailed in chapter 3). Anticipated guilt was measured by adopting the scale developed by Roseman et al. (1994) as recommended by O'Keefe (2002) and Dahl et al. (2005). First, the respondents were asked to read a scenario involving pocketing excess change at a store or retail outlet and moving away without saying anything. This scenario was used as this practise is quite frequent among customers (Fukukawa, 2002). The respondents were asked to carefully read the scenario, try to put themselves in that situation, and then respond with the following statements. The ten items on the scale were "I would feel tension," "I would feel deep regret," "I would think that I shouldn't have done what I did", "I would think that I was in the wrong", "I would feel like undoing what I have done," "I would feel like punishing myself," "I would apologize," "I would avoid meeting people's gaze," "I would want to make up for what I have done wrong," "I would want to be forgiven".

Religiosity was measured by adopting the scale developed by Allport and Ross (1967). Ten items of this scale were used after removing the three reverse coded items as advised by De Vellis (2003). The ten items on the scale were "I enjoy reading about religion," "It is important for me to spend time in private thought and prayer," "I often have had a strong sense of God's presence," "I try to live all my life according to my religious beliefs," "My whole approach to life is based on my

religion,” “What religion offers me most is comfort in times of trouble and sorrow,” “Prayer is for peace and happiness,” “I pray mainly to gain relief and protection,” “I go to a religious service because I enjoy seeing people I know there,” “I go to a religious service because it helps me make friends”. Of these ten items, the first five measure intrinsic religiosity, while the rest measure extrinsic religiosity.

The primary construct of this research, i.e., Consumer ethical beliefs, was measured by adopting the scale items from Vitell and Muncy (2005) and Vitell et. al. (2007). Moreover, as this study was conducted in the Indian context, some items that were appropriate for the Indian respondents were adopted from Agnihotri and Bhattacharya (2019). For example, “stealing electricity”. Overall, these items are grouped into six dimensions that include “actively benefiting from an illegal activity”, “passively benefiting at the expense of others”, “actively benefiting from questionable action”, “no harm/ no foul”, “Recycling” and “Doing good”. Following Vitell et al. (2018) and Chowdhury (2020) the first four dimensions are linked to beliefs about negative (questionable behaviour) and were grouped together and named “Beliefs towards Unethical Behaviour”. While the last two, “Recycling”, “Doing good”, were grouped together and named “Beliefs towards doing good”. Thus, “Beliefs towards Unethical Behaviour” consisted of 16 items, while “Beliefs towards doing good” was measured using 7 items. The items on the scale are “Drinking a can of soda in a store without paying it,” “Reporting a lost item as stolen to an insurance company in order to collect the money,” “Default on loan and credit card payment,” “Stealing electricity,” “Moving into a residence, finding that the cable (pay) TV is still hooked up, and using it without paying for,” “Not saying anything when the waiter or waitress miscalculates a bill in your favor,” “Lying about a child’s age to get a discount,” “Observing someone shoplifting and ignoring it,” “Using an expired coupon for merchandise,” “Subletting a part of the rented apartment to others,” “Using a coupon for merchandise you did not buy,” “Not telling the truth when negotiating the price of a new automobile,” “Stretching the truth on an income tax return,” “Spending time in a bookstore to read a book and eventually not buying,” “Installing software on your computer without buying it,” “Ordering goods online and opting for cash on delivery and then not receiving the delivery,” “Buying products labelled as “environmentally friendly” even if they do not work as well as competing products,” “Purchasing something made of recycled materials even though it is more expensive”, “Buying only from companies that have a strong record of protecting the environment”, “Correcting a bill that has been miscalculated in your favor,” “Returning to the store

and paying for an item that the cashier mistakenly did not charge you for,” “Not purchasing products from companies that you believe do not treat their employees fairly,” “Giving a larger than expected tip to a waiter or waitress”.

This research considered unethical consumer behaviour as a consequence of consumer ethical beliefs. The unethical consumer behaviour was measured by borrowing 13 items from the consumer ethical scale (Muncy and Vitell, 2005) following empirical studies by Van Kenhove et al. (2003) and Liu et al. (2009). The respondents were asked whether, during shopping at a retail outlet or availing service, “You would, or you have engaged in behavior which involved the following. The 13 items of the scale were “Using an expired train/ bus pass to cheat the service provider,” “Changing price tags on goods in the store,” “Putting on clothes in a trial room and leaving the store without paying for them,” “Making false insurance claims,” “Avoid buying tickets if not asked for by the ticket collector,” “Seeing someone stealing clothing and not reporting it to the store personnel,” “Getting too much change and not saying anything,” “Damaging a piece of product by mistake in the store and doing nothing about it,” “Using an expired coupon for merchandise,” “Jumping queues to purchase tickets,” “Booking a cab and not boarding,” “Using pirated software,” “Returning clothes under the excuse of them not fitting, but simply to buy them cheaper elsewhere”.

4.3 SAMPLING DESIGN

Choosing an appropriate sample for data collection constitutes an important step in a survey-based study (Churchill, 1979). Sampling design is a tool to determine the sample population from which the relevant data needs to be collected. In this research, the required sample was chosen by following the given steps:

(1) define the target population; (2) determine sampling frame; (3) choosing sampling technique; (4) deciding the sample size; (5) executing the above process (Malhotra and Dash, 2010). The enlisted steps are discussed in the following section:

4.3.1 Target population:

The target population denotes the researcher's sample elements to elicit the required responses or data (Neuman, 2006). However, in the case of large populations, the researcher needs to carefully select a sample that mirrors the target population. According to Malhotra and Dash (2010), the target population is defined in the following terms: sampling elements, sampling units, time frame, and extent. For this study, each of these elements is identified as under.

4.3.1.1 Elements: University Students

The target population was comprised of students enrolled in a public university. The choice of students as the respondents for this research study was based on the following reasons: First, numerous research studies on business and consumer ethics had taken students as their respondents (e.g., Arli and Pekerti, 2016; Callen and Ownbey, 2003; Neale and Fullerton, 2010; Ozgen and Esiyok, 2020; Pekerti and Arli, 2017; Vitell et al., 2018; Zollo et al., 2018;). Second, students represent a large and significant consumer segment for marketers of many products and services (Muncy and Eastman, 1998; Rallapalli et al., 1994). Another reason is that students are easily accessible and can be assumed to be homogenous as a group (Calder et al., 1981).

4.3.1.2 Time frame:

This study employed both offline and online survey methods for data collection. The survey method is the most predominant and frequently used method in consumer ethics research (Arli et al., 2019; Chang et al., 2019; Chang and Lu, 2017; Culiberg and Bajde, 2014; Hassan et al., 2021). The data collection was carried out in two phases, which took around three months. A self-administered questionnaire survey was first conducted during the months of February-March, 2020. As the number of responses received during the first phase of data collection was insufficient, the researcher had to collect additional data a second time. This second phase was conducted during June-July, 2020. Thus, the combined responses received at the end of phase two were sufficient for the subsequent analysis.

4.3.1.3 Extent:

Roorkee represents the geographic area for data collection. The choice of Roorkee was based on the fact that it is an education hub, coupled with being the site for the Indian Institute of Technology, Roorkee, an institute of national importance with worldwide fame, attracts students

from different parts of the country. This helps to bring diversity in the respondents and thus serve as a representative sample of the population.

4.3.2 Sampling Frame:

Saunders et al. (2012) defined a sampling frame as “a complete list of all the cases in the population from which your sample will be drawn”. In this research, a public university in Roorkee represents the target unit, and the students enrolled therein are the sampling elements. Recently, several studies on consumer ethics have used one or more universities as the sampling frame. Some studies have taken private universities (Arli et al., 2019) as their sampling frame, whereas others have taken public universities (Arli, 2017; Arli and Pekerti, 2017; Dhandra and Park, 2018). Also, some other studies have taken both public and private universities as the sampling frame (Al-Khatib et al., 2004; Arli and Tjiptono, 2018). Finally, some studies did not specify whether the university selected was public or private (Patwardhan, 2012; Swaidan et al., 2004; Vitell et al., 2005). Thus, a public university in Roorkee was selected as a sampling frame for this research study following past studies.

4.3.3 Sampling technique:

There are two broad ways of sample selection, namely: probability sampling and non-probability sampling. In probability sampling, every element has the same chance (probability) of being part of the sample, while in non-probability sampling, the chance (probability) of being part of the sample varies for each element. In our research, a non-probability sampling design has been employed.

4.3.4 Sample size:

Sample size determination is another crucial aspect of quantitative research studies. The determination of an appropriate sample size is a function of several factors. Some of these factors that need consideration include the significance of the research problem, type of research design adopted, number of constructs/variables, sample size taken in similar studies conducted earlier, response rate, the method adopted, and resource availability (Malhotra and Dash, 2009). While larger sample sizes better represent the population, constraints like time and cost restrict the researcher from taking a large sample size (Saunders et al., 2012). Further, among researchers, there are differences of opinion regarding what constitutes an appropriate sample size (Hair et al., 2010). According to Hair et al. (2010), the participant-to-item ratio should be in the range of 10-

15 is to 1. Thus, for a study involving 10 items, the adequate sample size needs to be in the range of 100-150. Nunnally (1978) suggested that the ratio between participants and measurement items should be 10:1. Comrey and Lee (1992) label a sample size of 100, 300, and 1000 as poor, adequate (appropriate), and excellent, respectively. Similarly, Kass and Tinsley (1979) suggested that a sample size of 300 was adequate. Furthermore, according to Tabachnick and Fidell (2006), a study applying factor analysis should not have a sample size of less than 300, while Reinartz et al. (2009) advocated that, when applying structural equation modelling (SEM), a sample size greater than 200 is appropriate.

This study targeted 600 respondents through two phases of a field survey. While in the first phase, 351 responses were received, the second phase resulted in 78 additional responses. Thus, out of (i+ii) responses, 392 were usable, yielding a response rate of 65.3%. Therefore, a sample of 392 respondents meets the minimum criteria as recommended by various researchers detailed above.

4.4 DATA COLLECTION PROCEDURE

This study employed both pen and paper-based self-administered questionnaires (offline) as well as an online mode of survey for data collection. The respondents were students enrolled in various undergraduate, postgraduate, and doctoral level programmes at a public university in Roorkee. In the offline mode, the questionnaires were distributed to the students in their residential areas/hostels and the hostel canteens. The prospective respondents were first briefed about the data collection and the importance of their responses. Next, the researcher asked the students about their queries/doubts, which were subsequently answered/clarified. Finally, the questionnaire was distributed among willing students. Some students completed the questionnaire at the same time, while for others, it was collected over the next couple of days. The respondents were also told that there was no correct or incorrect answer, but what they believed. The respondents were also reminded that their responses would be kept confidential and anonymous. The total time period of the field survey was about 3 months, spread into two phases. Out of 600 questionnaires distributed, 429 were returned, and 392 were usable. Thus, 392 questionnaires completely filled out in all respects were used in further analysis.

4.5 DATA ANALYSIS PROCEDURE

A multi-step data analysis approach was employed to accomplish the objectives of this study. The study analyzed the impact of religiosity on consumer ethical beliefs and the latter's subsequent

impact on the consequent variable (i.e., unethical consumer behavior) and also the mediating role of anticipated guilt, using SPSS 21.0 and AMOS 22.0. A brief account of each of these steps is discussed below.

Data Screening and Preliminary analysis: Data screening was carried out to identify missing entries and outliers as a preliminary step of statistical data analysis. Also, through skewness and kurtosis measures, the normality of the constructs was estimated (Hair et al., 2010). Additionally, possible anomalies were checked through visual inspection. Finally, being satisfied with the quality of data, the purified data was subjected to statistical analysis.

Descriptive analysis: The respondents were grouped into different categories based on demographic variables such as age, gender, religion, and academic course, using frequency distribution. Furthermore, to get a sample overview, descriptive statistics measures like mean and standard deviation were used (Saunders et al., 2012).

Structural equation modelling: As this study examines the relationship between religiosity, consumer ethical beliefs, anticipated guilt, and unethical consumer behaviour, confirmatory factor analysis was conducted to establish the unidimensionality of each construct and then apply structural equation modelling. According to Harris and Goode (2004, p. 147), “structural equation models overcome the limitations of bivariate analyses through the simultaneous analysis of all the complex relationships between the constructs.” On similar lines, Hair et al. (2010, p.641) argued that “SEM is most appropriate when the research has multiple constructs, each represented by several measured variables, and ... allows for all of the relationship/equations to be estimated simultaneously.” Furthermore, by incorporating latent variables, SEM helps in better estimation of construct relationship and reduction in measurement error (Hair et al., 2010). This technique is appropriate to ascertain the extent to which the survey data fits the proposed model. Tabachnick and Fidell (2006) have also recommended the use of SEM in testing theories and hypotheses. Moreover, many studies in consumer ethics research have applied SEM for analysis of data (Arli, 2017; Arli and Perkerti, 2016; Chang and Lu, 2017; Culiberg and Bajde, 2014; Huang and Lu, 2017; Lu et al., 2015; Rodriguez-Rad and Ramos-Hidalgo, 2018; Steenhaut and Van Kenhove, 2006). The study validated the measurement and structural assessment components of structural equation modelling through the prescribed reliability and validity tests (Hair et al., 2010).

Table 4.2 below shows the linkage between research gaps, objectives, research questions, hypotheses, and tools and techniques that have been used in the present study.

Research Gaps	Objectives	Research Questions	Hypotheses	Tools and Techniques
Gap I: Need to further explore the relationship between religiosity and consumer ethics in varied contexts, especially in developing countries.	Objective 1: To investigate the impact of intrinsic and extrinsic religiosity on consumer ethical beliefs (CEBs) in Indian context.	RQ1: Whether and how religiosity influences consumer ethical beliefs?	H1: Intrinsic religiosity will be negatively related to beliefs towards unethical behaviour. H2: Intrinsic religiosity will be positively related to beliefs towards doing good. H3: Extrinsic religiosity will be positively related to beliefs towards unethical behaviour. H4: Extrinsic religiosity will be negatively related to beliefs towards doing good.	“SEM is most appropriate when the research has multiple constructs, each represented by several measured variables, and ... allows for all of the relationship/equations to be estimated simultaneously” (Hair et al.,2010, p. 641). According to Harris and Goode (2004, p. 147), “structural equation models overcome the limitations of bivariate analyses through the simultaneous analysis of all the complex relationships between the constructs.” SEM enables for easy interpretation and estimation when a model comprises of latent variables (Bollen, 1989).
Gap II: Need to determine the behavioural consequences of consumer ethical beliefs.	Objective 2: To investigate the impact of consumer ethical beliefs (CEBs) on unethical consumer behaviour (UCB).	RQ2: Whether and how consumer ethical beliefs influence unethical consumer behaviour?	H10: Belief towards unethical behaviour will be positively related to unethical consumer behaviour. H11: Beliefs towards doing good will be negatively related to unethical consumer behaviour.	Moreover, SEM is designed to simplify the testing of mediation hypotheses (MacKinnon, 2012).
Gap III: Need to understand the role of emotions in influencing consumer ethics.	Objective 3: To examine the role of anticipated guilt in influencing unethical consumer behaviour (UCB).	RQ3: Whether and how anticipated guilt influence unethical consumer behaviour?	H5: Belief towards unethical behaviour will be negatively related to anticipated guilt. H6: Beliefs towards doing good will be positively related to anticipated guilt. H7: Anticipated guilt will be negatively related to unethical consumer behaviour.	

	<p>Objective 4: To examine the mediating role of anticipated guilt on the relationship between consumer ethical beliefs (CEBs) and unethical consumer behaviour (UCB).</p>	<p>RQ4 Whether and how anticipated guilt mediates the relationship between consumer ethical beliefs and unethical consumer behaviour?</p>	<p>H8: Anticipated guilt mediates the relationship between beliefs towards unethical behaviour and unethical consumer behaviour (UCB). H9: Anticipated guilt mediates the relationship between beliefs towards doing good and unethical consumer behaviour (UCB).</p>	
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Table 4. 2 Relation between the research gaps, objectives, research questions, hypotheses, and techniques

4.6 CONCLUSION

This chapter discussed the research design and methodology used in this study to accomplish the research objectives. It highlights the rationale for employing cross-sectional research design and the details concerning the data collection method, scaling technique, questionnaire development, and sampling design adopted in this study. The subsequent chapter (Chapter 5) illustrates a comprehensive account of the data analysis and the outcome, highlighting the hypothesis results, goodness-of-fit indicators, and the final structural model.

Chapter 5

Data Analysis and Results

This chapter presents the data analysis undertaken and the subsequent results and findings. Statistical analysis techniques, namely confirmatory factor analysis and structural equation modelling, were employed to test the hypothesis developed in the last chapter. This chapter starts with an account of the demographic statistics of the respondents who were part of this research endeavour. Next, Harman's one-factor test establishes the absence of common method variance. AMOS 22.0 is used to illustrate a detailed description of the structural equation modelling, which includes confirmatory factor analysis and structural model. Finally, the chapter highlights the results of the structural equation modelling and mediation analysis to validate the proposed model and various hypotheses. A pictorial representation of the chapter layout is shown in Figure 5.1.

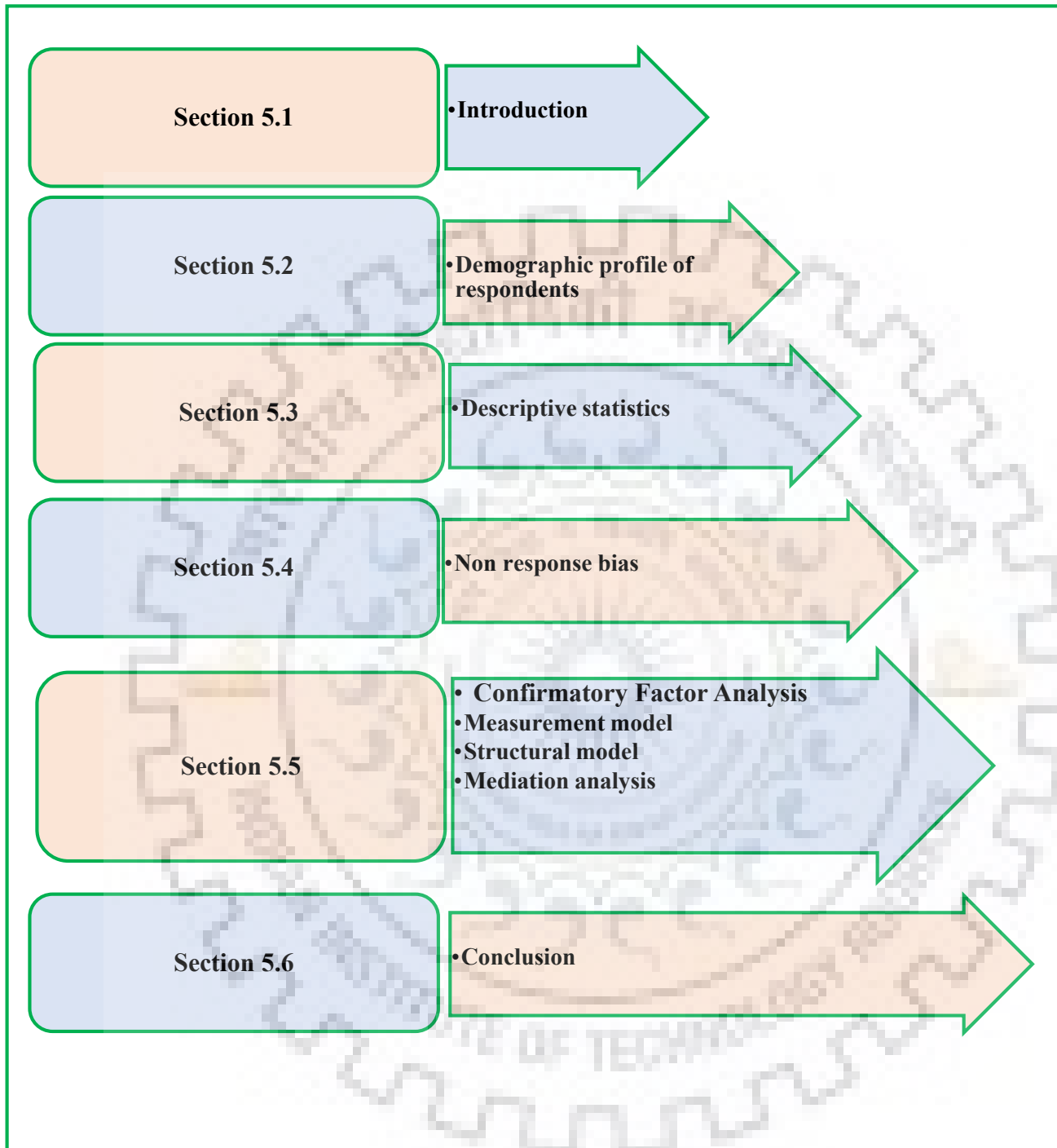


Figure 5.1 Layout of chapter 5

5.1 INTRODUCTION

This research employed a questionnaire-based survey method for data collection using a convenience sample of students from a public educational institution in Roorkee, India. Both online and offline modes were used for data collection. First, the collected data was subjected to data cleaning to figure out missing entries and outliers. The descriptive statistics provided an overview of the sample by estimating means and standard deviations (Saunders et al., 2012). In the next step, confirmatory factor analysis was performed using AMOS 22.0 to develop the measurement model. The measurement assessment part involves confirming the reliability and validity of the scales used in data collection. This step helps to determine how well the indicator variables capture the latent variable.

5.2 DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

A total of 392 individuals participated in the survey, which is summarised in Table 5.1. In terms of gender, 232 were males (59.2%) while 160 were females (40.8%). The age-wise distribution showed that 99 respondents were into the age bracket of 18-22 years and comprised 25.3% of the sample. 165 respondents fell in the age bracket of 23-27 years and represented 42.1% of the sample. 104 respondents were in the age bracket of 28-32 years, equivalent to 26.5% of the sample. Finally, 24 respondents were in the age bracket of 33 and older, representing 6.1% of the sample. Thus, most respondents belonged to the age group of 23-27 years. A breakup of the respondents in terms of the courses in which they were enrolled indicated that 89 (22.7%) were pursuing a bachelor's degree, 157 (40.1%) were pursuing a masters course, while 145 (37%) were enrolled in the doctoral programme. 1 (0.3%) respondent was in the other category. In terms of annual household income, the majority of respondents (i.e. 134/34.2%) had an household income of ₹5,00,001 and above.

Demographic variable	Frequency	Percentage
Gender		
Male	232	59.2
Female	160	40.8
Age		
18-22	99	25.3
23-27	165	42.1
28-32	104	26.5
33 and above	24	6.1
Annual household income (₹)		
2,00,000 or less	95	24.2
2,00,001-3,00,000	26	6.6
3,00,001-4,00,000	73	18.6
4,00,001-5,00,000	64	16.3
5,00,001 and above	134	34.2
Course enrolled in		
Bachelor's	89	22.7
Master's	157	40.1
Doctoral	145	37
Others	1	0.3

Table 5.1 Description of demographic characteristics

5.3 DESCRIPTIVE STATISTICS

Descriptive statistics involve computation of the means and standard deviations of the different constructs under study. This helps to present a summarised account of the collected data and a description of each variable (Saunders et al., 2012). The descriptive statistics are shown in Table 5.2 below.

Construct	Items	N	Min.	Max.	Mean	Standard Deviation
Intrinsic Religiosity	REL1	392	1	5	2.88	1.045
	REL2	392	1	5	2.54	1.232
	REL3	392	1	5	3.02	1.204
	REL4	392	1	5	3.55	1.343
	REL5	392	1	5	3.09	1.237
Extrinsic Religiosity	REL6	392	1	5	3.44	1.200
	REL7	392	1	5	3.36	1.265
	REL8	392	1	5	3.59	1.229
	REL9	392	1	5	3.18	1.072
	REL10	392	1	5	3.17	1.220
Beliefs towards Unethical Behaviour	CEB2	392	1	5	1.90	.871
	CEB3	392	1	5	1.71	.910
	CEB4	392	1	5	1.70	.861
	CEB5	392	1	5	2.04	.857
	CEB8	392	1	5	2.20	.896
	CEB9	392	1	5	2.17	.834
	CEB10	392	1	5	2.16	.900
	CEB11	392	1	5	2.21	.953
	CEB12	392	1	5	2.24	.953
	CEB14	392	1	5	2.08	.799
Beliefs towards Doing Good	CEB15	392	1	5	1.93	.905
	CEB17	392	1	5	3.15	1.127
	CEB18	392	1	5	2.92	1.048
	CEB19	392	1	5	2.69	1.021
	CEB20	392	1	5	3.37	1.274
	CEB21	392	1	5	3.52	1.273
	CEB22	392	1	5	3.14	1.140
	CEB23	392	1	5	2.83	1.094

Anticipated Guilt	AG1	392	1	5	3.41	1.280
	AG2	392	1	5	3.62	1.218
	AG4	392	1	5	3.49	1.275
	AG5	392	1	5	3.52	1.328
	AG6	392	1	5	2.99	1.078
	AG7	392	1	5	3.33	1.185
	AG9	392	1	5	3.52	1.124
Unethical Consumer Behaviour	CUB1	392	1	5	1.80	1.039
	CUB2	392	1	5	1.95	1.014
	CUB3	392	1	5	2.06	1.036
	CUB4	392	1	5	2.22	1.066
	CUB5	392	1	5	2.73	1.143
	CUB6	392	1	5	2.62	1.074
	CUB7	392	1	5	2.70	1.250
	CUB8	392	1	5	2.10	1.160
	CUB11	392	1	5	2.26	.960
	CUB12	392	1	5	2.17	.999

Table 5.2 Descriptive statistics

5.4 EXAMINING COMMON METHOD BIAS

This research employed multi-scale items in a self-reported questionnaire, which may lead to the probability of common method bias on account of the common measurement method used (Chan et al., 2012; Podsakoff et al., 2003). Therefore, following the guidelines given by Podsakoff et al. (2003), the common method bias was ascertained using the prescribed steps. Firstly, during the data collection stage, the respondents were informed that there were no right or wrong answers to the survey questions. The survey was just meant to determine their attitude towards survey items. The respondents were also assured that their responses would be treated as confidential, and they were supposed to answer each question honestly. Furthermore, Harman's one-factor test was employed to check for common method bias. The test result indicated that the common method variance was absent since the first factor accounted for 18.60% (i.e., < 50%) of the variance. The result of Harman's single factor test is shown in Table 5.3.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.417	18.601	18.601	10.417	18.601	18.601
2	6.552	11.700	30.302			
3	4.136	7.386	37.688			
4	3.351	5.984	43.672			
5	3.111	5.556	49.228			
6	2.316	4.135	53.363			
7	1.633	2.916	56.279			
8	1.389	2.480	58.759			
9	1.237	2.210	60.969			
10	1.097	1.959	62.928			
11	1.060	1.894	64.822			
12	1.029	1.837	66.659			
13	.989	1.766	68.425			
14	.927	1.655	70.080			
15	.886	1.582	71.663			
16	.858	1.531	73.194			
17	.788	1.407	74.602			
18	.758	1.353	75.955			
19	.708	1.264	77.219			
20	.687	1.226	78.445			
21	.672	1.200	79.646			
22	.632	1.129	80.775			
23	.583	1.040	81.816			
24	.555	.991	82.806			
25	.550	.983	83.789			
26	.524	.937	84.726			
27	.497	.887	85.613			
28	.484	.865	86.478			
29	.462	.824	87.302			

30	.424	.757	88.059			
31	.407	.726	88.785			
32	.399	.713	89.499			
33	.395	.706	90.204			
34	.380	.679	90.883			
35	.362	.647	91.530			
36	.355	.634	92.164			
37	.330	.589	92.752			
38	.314	.560	93.312			
39	.291	.520	93.832			
40	.287	.512	94.344			
41	.283	.506	94.850			
42	.271	.484	95.334			
43	.257	.460	95.794			
44	.245	.437	96.231			
45	.238	.426	96.656			
46	.234	.419	97.075			
47	.222	.396	97.471			
48	.201	.360	97.831			
49	.187	.333	98.164			
50	.180	.322	98.486			
51	.178	.317	98.803			
52	.172	.308	99.111			
53	.145	.259	99.370			
54	.137	.244	99.614			
55	.118	.210	99.824			
56	.098	.176	100.000			
Extraction Method: Principal Component Analysis.						

Table 5.3 Harman's single factor test

5.5 CONFIRMATORY FACTOR ANALYSIS

Confirmatory factor analysis is one of the most common and extensively applied statistical techniques by researchers to examine variable interdependence (Malhotra and Dash, 2010). This technique helps to determine the adequacy of indicator variables representing the constructs. Thus, CFA gives an idea about the appropriateness of the measuring instrument used. The significance of judging the quality of scales adopted is self-explanatory since the acceptability of the findings is a function of valid measurement (Hair et al., 2010). Generally, researchers adapt a well-established multi-item scale found in the extant literature for testing the measurement theory. The diagrammatic representation of CFA is depicted using the following elements: a) latent constructs, b) measured variables, c) item loadings, d) linkage between constructs, and e) error terms corresponding to indicator variables.

Generally, the use of three to four indices can give conclusive evidence of model fit. Thus, multiple goodness-of-fit indices were used to ascertain whether the data fit the proposed model (Hair et al., 2010). Moreover, according to Hair et al. (2010), as a thumb rule, it is advisable to incorporate an absolute fit measure (i.e., GFI, RMSEA), an incremental fit measure (i.e., NFI, CFI) in addition to the chi-square test. Thus, this research included the root mean square error of approximation as an absolute fit measure, the normed fit index and the comparative fit index as an incremental fit measure, along with the chi-square test to determine the model fit. The measurement model also included an examination of the reliability and validity of the items. Convergent and discriminant validity serve to determine the construct validity. The final measurement model was comprised of six constructs. The upcoming section presents the results of the measurement model.

5.5.1 Measurement model

A diagrammatic representation of the measurement model is shown in Figure 5.2 below. The model includes 45 manifest variables and 6 latent constructs. Anticipated guilt has been measured through 7 items, and 3 items were deleted due to low factor loadings (AG3, AG8, and AG10). Both intrinsic religiosity and extrinsic religiosity were measured through 5 items each. Beliefs towards unethical behaviour were measured through 11 items, while five items were not considered due to low factor loadings (CEB1, CEB6, CEB7, CEB13, and CEB16). Beliefs towards doing good was measured through 7 items. Finally, unethical consumer behaviour was measured through 10 items, and 3 items were removed due to low factor loadings (CUB9, CUB10, and CUB13).

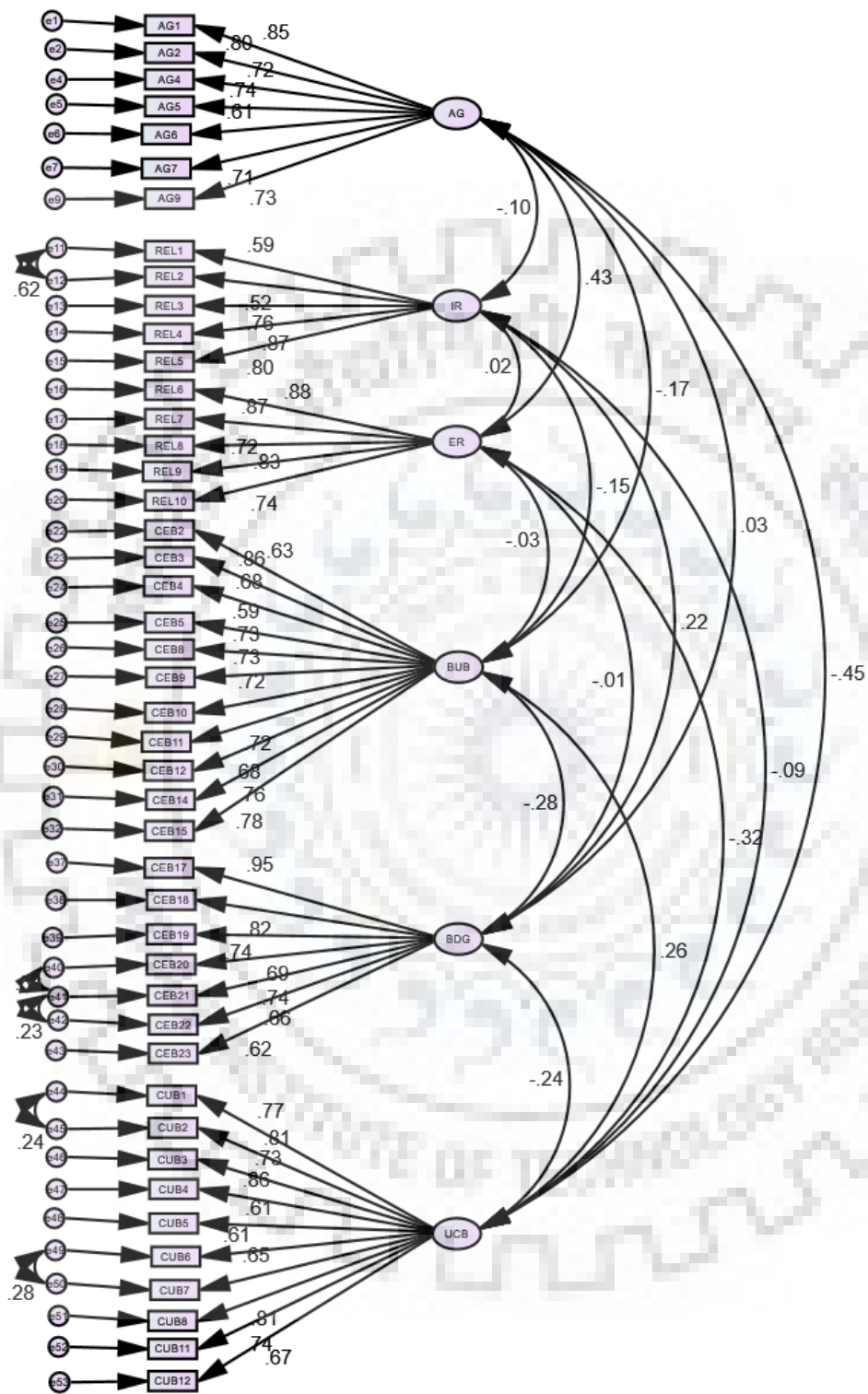


Figure 5.2 Measurement model

To determine the overall model fit, a number of fit indices were examined. Based on the confirmatory factor analysis results, an adequate model fit can be inferred ($\chi^2=1837.876$, $df= 925$, $CMIN/DF =1.987$, $RMSEA = .050$, $CFI = .916$, $GFI = .828$, $IFI = .916$, $NFI = .845$, $TLI = .910$). The output of the measurement model is depicted in Table 5.4.

Goodness-of-fit index	Model-fit results
Chi-square (χ^2) statistics	1837.876
Degrees of freedom (df)	925
χ^2/ df	1.987
GFI	.828
CFI	.916
IFI	.916
NFI	.845
TLI	.910
RMSEA	.050

Table 5.4 Goodness-of-fit measures of CFA model

Furthermore, the item reliability and validity were estimated and found to be satisfactory. The value of Cronbach alpha for all constructs exceeded the prescribed threshold (higher than 0.70) and stood between 0.85 and 0.91, thus establishing good internal consistency and reliability requirements (Hair et al., 2010). Construct validity, meaning accuracy of measurement, was estimated on the basis of convergent and discriminant validity. Firstly, convergent validity was established in terms of factor loadings and average variance extracted (Hair et al., 2010). All the factor loading values were in the range of 0.59 and 0.95, above the minimum level of 0.50 as suggested by Bagozzi (2011) and Hair et al. (2010). Moreover, the AVE values were between .52 and .66, supporting adequate convergence. Thus, both factor loading and AVE values supported the construct validity requirements, as shown below in Table 5.5.

Construct	Items	Factor Loadings	Cronbach α	CR	AVE
<i>Intrinsic religiosity</i>			.85	.84	.52
	REL 1	.60			
	REL 2	.52			
	REL 3	.76			
	REL 4	.87			
	REL 5	.80			
<i>Extrinsic religiosity</i>	REL 6	.88	.90	.91	.66
	REL 7	.87			
	REL 8	.83			
	REL 9	.72			
	REL 10	.74			
<i>Belief towards unethical behaviour</i>			.85	.92	.52
	CEB 2	.63			
	CEB 3	.86			
	CEB 4	.68			
	CEB 5	.59			
	CEB 8	.73			
	CEB 9	.73			
	CEB 10	.72			
	CEB 11	.72			
	CEB 12	.68			
	CEB 14	.76			
	CEB 15	.78			
<i>Belief towards doing good</i>			.90	.90	.57
	CEB 17	.95			
	CEB 18	.82			
	CEB 19	.74			
	CEB 20	.69			
	CEB 21	.74			
	CEB 22	.66			
	CEB 23	.62			

<i>Anticipated guilt</i>			.89	.90	.55
	AG 1	.85			
	AG 2	.80			
	AG 4	.72			
	AG 5	.75			
	AG 6	.61			
	AG 7	.71			
	AG 9	.73			
<i>Unethical consumer behaviour</i>			.91	.92	.53
	CUB 1	.77			
	CUB 2	.81			
	CUB 3	.73			
	CUB 4	.86			
	CUB 5	.61			
	CUB 6	.61			
	CUB 7	.65			
	CUB 8	.81			
	CUB 11	.75			
	CUB 12	.67			

Table 5.5 Reliability and validity of the constructs

Discriminant validity (DV) measures the distinctive nature of every construct and is estimated by comparing the AVE values with the squared correlations between them (Fornell and Larcker, 1981; Hair et al., 2010). DV was adequate as all AVEs were more than the squared correlations between the constructs (see Table 5.6 below).

	AG	IR	ER	BUB	BDG	UCB
AG	0.551					
IR	0.009	0.522				
ER	0.188	0.00048	0.656			
BUB	0.027	0.0225	0.001	0.518		
BDG	0.0007	0.0479	0.00008	0.0789	0.567	
UCB	0.206	0.0074	0.1024	0.0681	0.0566	0.533

Table 5.6 Discriminant validity

5.5.2 Structural model

Structural equation modelling comprises of a measurement component that examines the association of indicator variables with the latent constructs and a structural component that estimates the inter-construct relationships (Davvetas et al., 2020; Iacobucci, 2009a). In the previous section, a detailed account of the measurement component, commonly referred to as the CFA, was presented. An acceptable measurement model led to the structural model estimation in order to validate the proposed hypotheses discussed in chapter 3. This research employed SEM because this technique enables for easy interpretation and estimation when a model comprises of latent variables (Bollen, 1989). Moreover, SEM is designed to simplify the testing of mediation hypotheses (MacKinnon, 2012). Thus, in this section, the structural component of SEM is illustrated, which was estimated with the help of AMOS 22. The goodness-of-fit parameters used to infer the model fit adequacy were Chi-square (χ^2), along with absolute and incremental fit measures such as Goodness-of-Fit Index (GFI), Comparative Fit Index (CFI), Incremental Fit Index (IFI), Normed Fit Index (NFI), Tucker-Lewis Index (TLI), and Root Mean Squared Error of Approximation (RMSEA) (Iacobucci, 2009b). The result of the SEM analysis is shown in Figure 5.3 and Table 5.7 below, which reflects an adequate fit between the data and the proposed model.

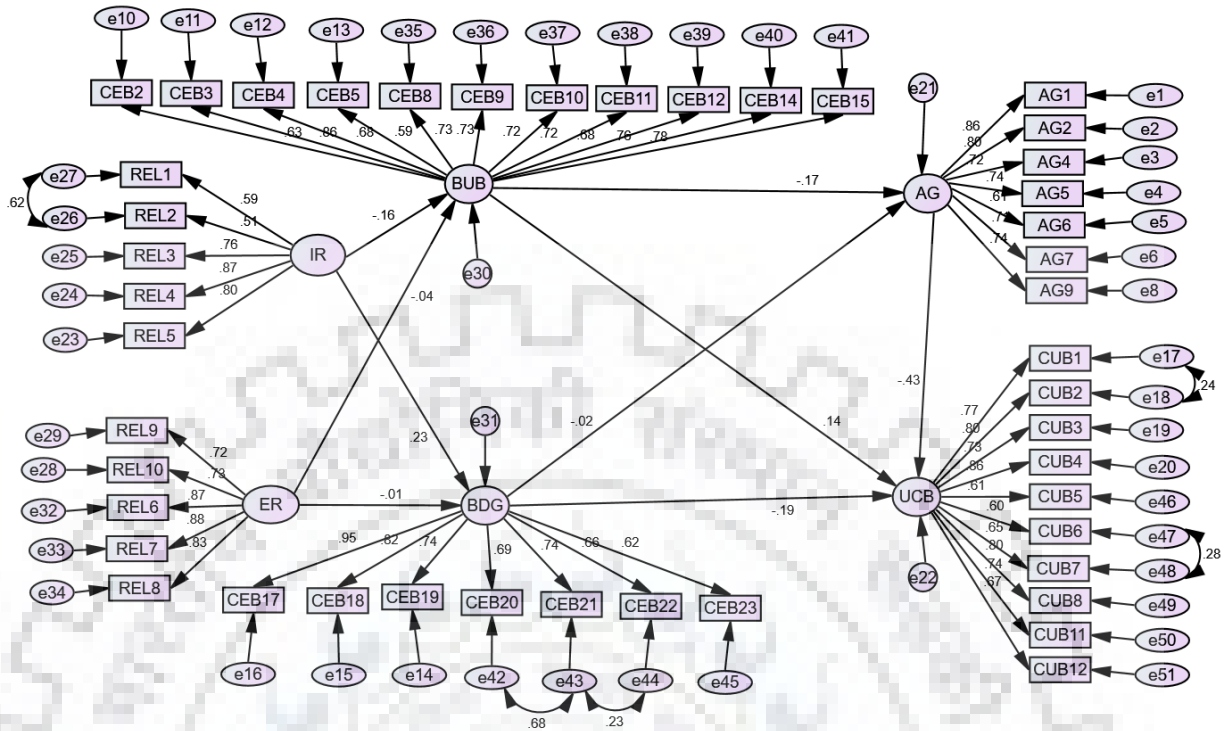


Figure 5.3 Structural model

Parameters	χ^2	df	χ^2 / df	GFI	CFI	TLI	RMSEA
Proposed Model	1945.423	931	2.090	.819	.906	.901	.053

Table 5.7 Goodness-of-fit indices of structural model

Hypothesis 1 proposes a negative link between intrinsic religiosity and beliefs towards unethical behaviour. The results support this hypothesis ($\beta = -0.156$; p -value = 0.024). Thus, intrinsic religiosity has an inverse relationship with beliefs towards unethical behaviour. This indicates that intrinsic religiosity plays the central role of a staunch commitment to religion and a life that revolves around religious teachings. Furthermore, it implies that an intrinsically religious individual “lives his religion” and perceives unethical actions as wrong. In other words, such individuals possess strong ethical beliefs and show greater intolerance of unethical acts. These findings mirror the results of past studies (Rawwas et al., 2005; Schneider et al., 2011; Vitell et al.,

2018). Hypothesis 2 posited a positive impact of intrinsic religiosity on beliefs towards doing good, which was also supported ($\beta = 0.226$; p -value = 0.002). Thus, intrinsically religious individuals support and find ethical and pro-social behaviour acceptable. While these research findings match the conclusion drawn by Arli et al. (2021) and Chowdhury (2018), however, the result differs from the findings of Arli and Tjiptono (2014) and Patwardhan et al. (2012) and warrants further scrutiny.

Extrinsic religiosity is positively linked to beliefs towards unethical behaviour and negatively linked to beliefs towards doing good, as was hypothesized in H3 and H4, respectively. On the basis of the results, it can be inferred that both hypothesis 3 ($\beta = -0.039$; p -value = 0.608) and hypothesis 4 were not supported ($\beta = -0.010$; p value = 0.825). Thus, the finding suggests that extrinsically oriented individuals are neither inclined towards unethical behaviour nor exhibit positive beliefs towards pro-social behaviour. The possible explanation for these findings is that the relationship between extrinsic religiosity and consumer ethical beliefs is a function of context and time under consideration (Arli, 2017). Additionally, an extrinsically religious individual's involvement in religious events is more for selfish motives and is also suggested to be a weak predictor of positive life traits (Salsman et al., 2004; Vitell, 2009). Further, these results are consistent with the conclusions drawn by Flurry and Swimberghe (2016), Arli and Tjiptono (2014), Patwardhan et al. (2012) and Vitell et al. (2007, 2005).

According to Hypothesis 5 beliefs towards unethical behaviour negatively impact anticipated guilt. This hypothesis was supported ($\beta = -0.171$; p -value = 0.008). Based on the result, it can be inferred that individuals who find unethical acts acceptable experience less or no amount of anticipated guilt. Hypothesis 6 contends that beliefs towards doing good positively influence anticipated guilt. The result suggests that H6 was not supported ($\beta = -0.019$; p -value = 0.765). A plausible explanation for this could be that anticipated guilt is a negative emotion that is incited because of unethical acts rather than ethical actions.

Anticipated guilt negatively correlates with UCB was hypothesized in hypothesis 7. This hypothesis was also supported ($\beta = -0.429$; p -value = 0.003). Thus, it can be assumed that people experiencing heightened anticipated guilt reveal a greater tendency to desist from engaging in unethical behaviour. The finding is in agreement with Beer's contention that "the negative flavours of self-conscious emotions such as embarrassment, shame, and guilt that arise from social misdeeds are sufficiently unpleasant that, once given a taste, people are highly motivated to regulate their

behaviour so as to avoid experiencing them” (2007, p.53). Further, the results are in line with past empirical studies (Arli et al., 2016b; Steenhaut and Van Kenhove, 2006; Watson and Spence, 2007) and signify the importance of how anticipated guilt can act as an internal force to curb deviant consumer behaviour.

The hypothesized relationship (H10) that a positive association exists between beliefs towards unethical behaviour and unethical consumer behaviour was supported ($\beta = 0.143$; p -value = 0.038). Similarly, the proposed relationship (H11) that beliefs towards doing good and unethical consumer behaviour are negatively related was also supported ($\beta = -0.191$; p -value = 0.003). These findings give further credence to past literature that suggests consumer ethical beliefs are significant antecedents of consumer behaviour (Chowdhury, 2020; Friske et al., 2021; Vitell and Hunt, 2015). In other words, a higher degree of belief towards unethical behaviour promotes unethical practices, with individuals becoming more tolerant of such behaviour. Conversely, beliefs towards doing good increase the intolerance level of consumers towards unethical practices, leading to a decline in engagement towards unethical behaviour. Hence, this research advocates that focusing on nurturing favourable beliefs towards ethical actions and unfavourable beliefs towards unethical acts can be an innovative approach to encourage ethical behaviour on the one hand and restrain unethical behaviour on the other.

5.5.3 Mediation analysis

To determine the mediating effect, bias-corrected bootstrapping at a 95% confidence level with 1000 resamples was conducted (Zhao *et al.*, 2010). Hypotheses 8 and 9 were related to the mediation analysis. The former hypothesis (H8) posits that anticipated guilt mediates the relationship between beliefs towards unethical behaviour and unethical consumer behaviour. The results provide support for H8 ($\beta = 0.073$; p -value = 0.006). 33% of the indirect effect was explained by the mediator. However, the mediating role of anticipated guilt was not evident in the relationship between beliefs towards doing good and unethical consumer behaviour ($\beta = 0.008$; p value= 0.761), thus H9 was not supported. The results of the various hypotheses are shown in Table 5.8 below.

S No.	Hypothesis	Path coefficient (β)	p- values	Test Result
Direct Effect				
H1	IR \rightarrow BUB	-0.156*	0.024	Supported
H2	IR \rightarrow BDG	0.226**	0.002	Supported
H3	ER \rightarrow BUB	-0.039 ^{ns}	0.608	Not Supported
H4	ER \rightarrow BDG	-0.010 ^{ns}	0.825	Not Supported
H5	BUB \rightarrow AG	-0.171**	0.008	Supported
H6	BDG \rightarrow AG	-0.019 ^{ns}	0.765	Not Supported
H7	AG \rightarrow UCB	-0.429**	0.003	Supported
H10	BUB \rightarrow UCB	0.143*	0.038	Supported
H11	BDG \rightarrow UCB	-0.191**	0.003	Supported
Indirect Effect				
H8	BUB \rightarrow AG \rightarrow UCB	0.073**	0.006	Supported
H9	BDG \rightarrow AG \rightarrow UCB	0.008 ^{ns}	0.761	Not Supported

P<0.05*: P<0.01**

Table 5.8 Summary of the hypothesis results

5.6 CONCLUSION

This chapter gave a detailed account of the data analysis and results of this research work. First, a brief description of the respondent demographics was included. Next, a description of the multivariate statistical techniques employed in this research was presented. This was followed by the presentation of the subsequent results in the form of a measurement model and a structural model. The upcoming chapter (chapter 6) is the last of this thesis and includes a discussion of the key findings and the theoretical and practical implications of this research work. The chapter also identifies the research limitations and the scope for further research.

Chapter 6

Key Findings, Implications, Limitations and Future Research Directions

This is the final chapter of the thesis and serves as an overview of this research work. It identifies the important findings derived from the work done and how it may advance this promising research domain. The theoretical and managerial implications of this research endeavour are part of this concluding chapter. Furthermore, this study is not free from limitations, which have been duly acknowledged. Finally, the future scope of research in the field of consumer ethics is also highlighted. Figure 6.1 depicts the overall structure of this concluding chapter.

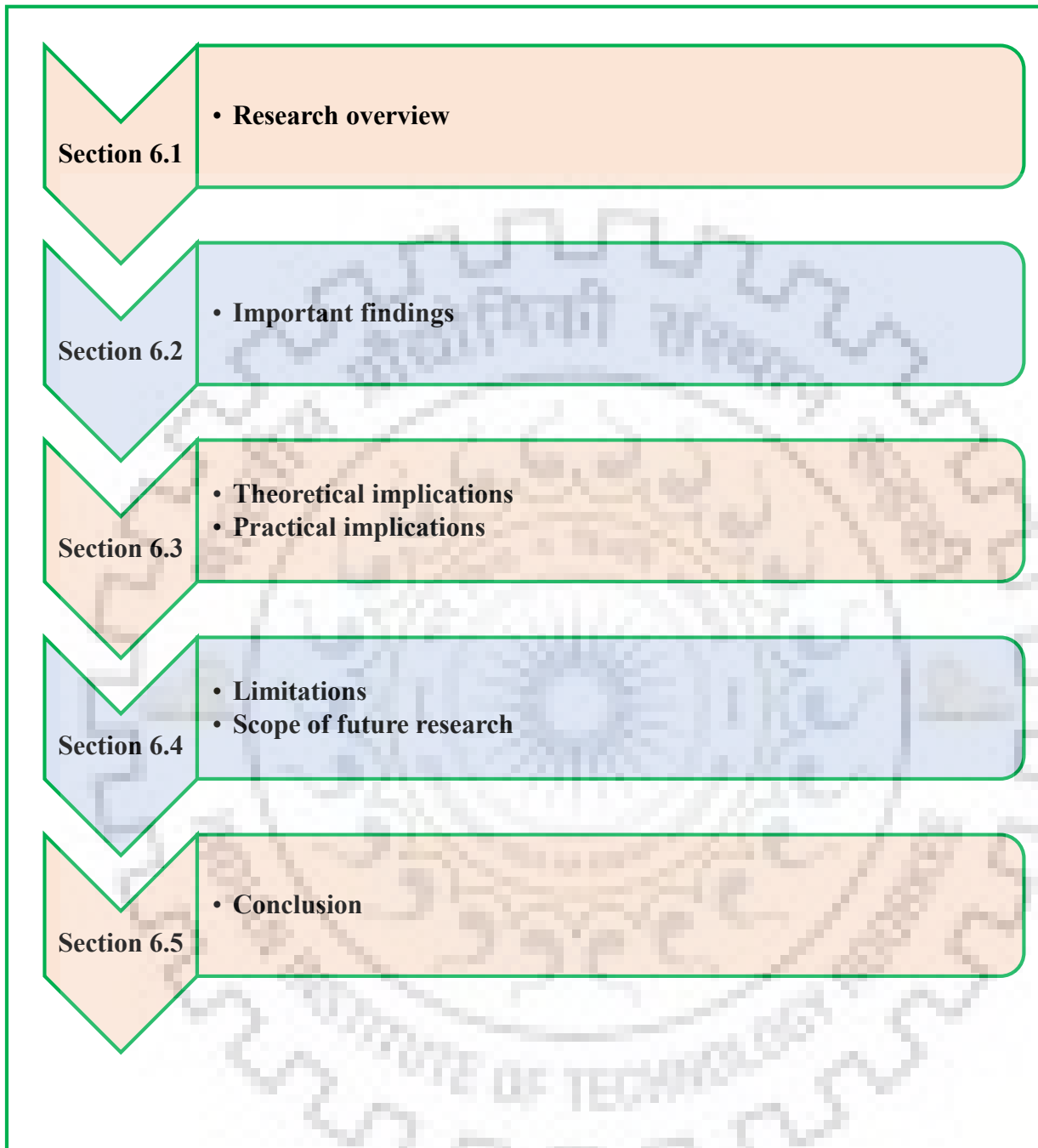


Figure 6.1 Layout of chapter 6

6.1 RESEARCH OVERVIEW

This research focuses on and addresses some key research gaps identified in the literature review on consumer ethics. The literature review further provided a foundation for developing a conceptual model that attempts to identify the factors that can play a crucial role in mitigating unethical consumer behaviour. The model is empirically validated using a student sample taken from a public university in Roorkee. The following section is devoted to a brief outline of this study.

1. A detailed literature review was conducted to cover research in the field of consumer ethics from 2010 to 2021 (January). This review gives a glimpse of the current state of consumer ethics research and the direction in which this domain is heading. The research profile of the sample articles provides information about the publication timeline, research orientation (i.e., conceptual, quantitative, qualitative), and journal-wise distribution of the research articles selected for the review. Further, using the TCCM framework (theory, context, characteristics, and methodology), the review identifies the various theoretical prisms and continent/country-wise spread of consumer ethics research. Additionally, research characteristics in terms of the antecedents, mediators, moderators, consequent variables investigated, and the data collection tools, and statistical techniques employed in the sample articles are also part of the discussion. As a result, this comprehensive review helped recognize the prominent gaps in the extant literature, leading to the framing of research questions and the determination of research objectives. Finally, as part of the future research agenda, this review focused on some important themes and promising avenues that can be taken up in upcoming research.
2. Based on the research objectives stated in chapter 1, a conceptual model was proposed to examine the antecedents and output variables of consumer ethical beliefs (i.e., beliefs towards unethical behaviour and beliefs towards doing good). Specifically, the model investigated the impact of intrinsic and extrinsic religiosity as antecedents to CEBs. Also, unethical consumer behaviour was examined as an outcome of CEBs. Moreover, the model also explored the role of anticipated guilt as a mediator between CEBs and UCB. In sum, the conceptual model explores the factors that may help in dissuading consumers from committing unethical consumer behaviour, a significant cause of concern for various stakeholders (Chapter 3).

3. This conceptual model was empirically validated through a self-reporting questionnaire administered to students enrolled in various courses at a public university in Roorkee via convenience sampling (Chapter 4). The results were analyzed using multivariate statistical techniques, namely structural equation modelling. The model underlined the significant role of intrinsic religiosity, CEBs, and anticipated guilt in curbing unethical consumer behaviour (Chapter 5).

6.2 SYNTHESIS OF KEY FINDINGS

The overall objective of this research is to examine the antecedents and consequences of consumer ethics through a comprehensive literature review of the extant literature, covering 106 peer-reviewed research articles. Identifying the antecedents, outcomes, and gaps through the literature review formed the basis for the development of the conceptual model and subsequent empirical validation. The model examines intrinsic and extrinsic religiosity as the antecedents and unethical consumer behaviour as the consequence of consumer ethical beliefs. The proposed model also scrutinizes anticipated guilt as the mediator between CEBs and UCB. The key findings are presented in a summarized form in Table 6.1 below.

To examine the path relationship between the different constructs identified, various hypotheses were proposed. The first two hypotheses (H1 and H2) propose that intrinsic religiosity is negatively related to beliefs towards unethical behaviour and positively related to beliefs towards doing good, respectively. The results show that both hypotheses were supported and are in line with prior research. Firstly, that intrinsic religiosity leads to an outright rejection of questionable unethical behaviours (Arlı, 2017; Arlı and Pekerti, 2016; Chowdhury, 2018). Secondly, intrinsic religiosity is also associated with helping and nurturing pro-social tendencies in the consumption context (Arlı et al., 2021; Chowdhury, 2018). Hence, we can conclude that intrinsically religious individuals exhibit higher and greater sensitivity towards ethical standards (Arlı and Tjiptono, 2014; Vitell, 2015).

Hypotheses 3 and 4 propose that extrinsic religiosity is positively related to beliefs towards unethical behaviour and negatively related to beliefs towards doing good, respectively. However, both hypotheses were not supported.

According to Hypothesis 5 beliefs towards unethical behaviour and anticipated guilt are inversely related. This hypothesis was supported and implies that individuals who have a positive attitude

towards unethical behaviour might experience less or no amount of guilt. Furthermore, as hypothesized in hypothesis 6, beliefs towards doing good and anticipated guilt are positively associated. This hypothesis was not supported. This might be due to the fact that anticipated guilt is a negative emotion and is incited because of unethical acts rather than ethical actions. Hypothesis 7 proposed that anticipated guilt is negatively related to unethical consumer behaviour, and the result supported this. Our findings are consistent with prior research results. For instance, Watson and Spence (2007) concluded that anticipated guilt motivates consumers to adopt acceptable behaviour and refrain from unacceptable ones. Similarly, Mills and Groening (2021) found that guilt proneness plays a significant role in curbing unethical consumer behaviour.

This research also explored the impact of beliefs towards unethical behaviour and beliefs towards doing good on unethical consumer behaviour as hypothesized in H10 and H11, respectively. Both the hypotheses were accepted, with beliefs towards unethical behaviour and unethical consumer behaviour directly related, while beliefs towards doing good and unethical behaviour were found to be inversely related. Hence, this research findings imply that nurturing favourable beliefs towards ethical actions and unfavourable beliefs towards unethical acts can be an innovative approach to encourage ethical behaviour on the one hand and restrain unethical behaviour on the other.

Finally, hypotheses H8 and H9 explored the mediating role of anticipated guilt between consumer ethical beliefs and unethical consumer behaviour. Hypothesis 8 was accepted as anticipated guilt was found to mediate the relationship between beliefs towards unethical behaviour and unethical consumer behaviour. Hypothesis 9 was not supported as anticipated guilt did not mediate the relationship between beliefs towards doing good and unethical consumer behaviour.

Objectives	Findings
<p>Objective 1: To investigate the impact of intrinsic and extrinsic religiosity on consumer ethical beliefs (CEBs) in Indian context.</p>	<ul style="list-style-type: none"> • Intrinsic religiosity and beliefs towards unethical behaviour were found to be inversely related. • Intrinsic religiosity and beliefs towards doing good were found to be directly related. • The relationship between extrinsic religiosity and beliefs towards unethical behaviour as well as beliefs towards pro-social behaviour was insignificant.
<p>Objective 2: To investigate the impact of consumer ethical beliefs on</p>	<ul style="list-style-type: none"> • Beliefs towards unethical behaviour and unethical consumer behaviour were directly related. • Beliefs towards doing good and unethical behaviour were found to be inversely related.

unethical consumer behaviour (UCB).	
Objective 3: To examine the role of anticipated guilt in influencing unethical consumer behaviour.	<ul style="list-style-type: none"> • Beliefs towards unethical behaviour and anticipated guilt were inversely linked. • Beliefs towards doing good and anticipated guilt are positively associated. • Anticipated guilt and unethical consumer behaviour were found to be inversely related.
Objective 4: To examine the mediating role of anticipated guilt on the relationship between consumer ethical beliefs and unethical consumer behaviour.	<ul style="list-style-type: none"> • Anticipated guilt was found to mediate the relationship between beliefs towards unethical behaviour and unethical consumer behaviour. • Anticipated guilt did not mediate the relationship between beliefs towards doing good and unethical consumer behaviour.

Table 6.1 Summarized objective-wise findings

6.3 IMPLICATIONS OF THIS RESEARCH

Consumer ethics can play a crucial role in developing a truly ethical marketplace, leading to a long-lasting and mutually beneficial customer-firm relationship (Hennig and Thureau et al., 2002; Rao and Al Wugayan, 2005). However, few studies have explored unethical consumer behaviour as a consequence of consumer ethical beliefs (e.g., Liu et al., 2009; Van Kenhove, 2003), and it has largely remained unexplored (e.g., Agnihotri and Bhattacharya, 2019; Dootson et al., 2017; Fukukawa, 2002; Mitchell et al., 2009; Van Kenhove et al., 2003; Vitell, 2003; Zhao and Xu, 2013). To address this lacuna in marketing ethics literature, the current research work attempts to identify the factors that can regulate unethical consumer behaviour (UCB). Specifically, this research work highlights the importance of religiosity, CEBs, and anticipated guilt in influencing (un) ethical behaviour by proposing and empirically validating a conceptual model that focuses on direct, indirect, and mediating relationships among the variables of interest.

As a takeaway, this study offers pertinent implications for enhancing academic understanding and managerial decision-making in the context of consumer ethics. First, the theoretical implications relevant to researchers are presented, followed by practical implications that are of value to marketers and policymakers in the ensuing paragraphs.

6.3.1 Theoretical implications

1. The comprehensive and detailed literature review, which is part of this research effort, seeks to enrich the discourse on consumer ethics and thus serve as a reference guide for future researchers. By examining theories, contexts, characteristics, and methodologies applied to consumer ethics research, the review fulfils the following twin objectives: 1) It paints an up-to-date overview of research in this field; and 2) It sets a future research agenda to spur scholarly research. Additionally, knowledge about the geographical thrust and the prominent publishing outlets in this domain is helpful in identifying unrepresented regions or countries and responsive publication sources (Islam and Rahman, 2016; Talwar et al., 2020).

2. The review provides an in-depth insight into the theoretical underpinnings found in the extant literature. The majority of the research articles are based on a single theoretical prism, of which Hunt and Vitell's general theory of marketing ethics is the most common and frequently applied theoretical lens. The other important but less frequently used theories include the theory of planned behaviour, neutralization theory, social identity theory, construal level theory.

3. Another theoretical implication relates to the methodological issues in consumer ethics research. The review reveals that past research is heavily inclined towards quantitative methods, with most studies relying on self-reported surveys. But survey-based methods have their limitations and fail to encapsulate the complex nature of ethical consumption (Carrington et al., 2014).

4. Moreover, this study is one of the few studies on consumer ethics in the Indian context, thus answering the call for more consumer ethics research in emerging countries that have been underrepresented (Hassan et al., 2021; Hassan and Rahman, 2021; Liu et al., 2015; Ryoo et al., 2020). More research in emerging countries is also justified as these countries, including China, India, and Brazil, etc., are regarded as crucial consumer markets with promising growth potential (Alon et al., 2010; Maurya and Gupta, 2015; Nielsen et al., 2018; Sarkar et al., 2016). Moreover, the fact that these markets are "growth engines" and "primary targets" for global business further underlines the importance of understanding these countries, especially in the context of consumer ethics (Paul, 2019; Yeoman and Santos, 2019).

5. As a focus of research, this study addresses the reasons why consumers act in unethical ways. Gaining insights into these reasons can help curb unethical consumer practices, which is a significant contributor to business losses in the market. Moreover, this research advocates an exclusive approach to prevent or scale down the prevalence of unethical behaviour by activating “internal moral concern” among individuals using religiosity, ethical beliefs and, anticipated guilt. This may foster an ethically conscious mindset, leading to a curtailment of unethical consumer behaviour.

6. This study also introduced an affective construct in the model and explored the impact of anticipated guilt on decision-making in questionable behaviour contexts. Incorporating an affective construct has enhanced the interpretative capability of earlier models (Hur and Jang, 2015; Ravis et al., 2009), and our research reaffirms this in the context of unethical consumer behaviour. Thus, results indicate that consumers experiencing greater anticipated guilt are more likely to avoid unethical conduct. These results match the findings reported in prior studies (Arli et al., 2016b; Steenhaut and Van Kenhove, 2006), and illustrate how anticipated guilt can deter unethical behaviour.

7. Finally, another theoretical implication is that our study supports the prior contention that consumer ethical beliefs are significant antecedents of consumer behaviour (Chowdhury, 2020; Friske et al., 2021; Vitell and Hunt, 2015). The findings show that beliefs towards unethical behaviour increase the likelihood of engaging in unethical behaviour because such beliefs lead people to become more tolerant of questionable practices. Similarly, beliefs towards doing good serve as a barrier towards unethical consumer behaviour because such beliefs make people less tolerant towards unethical practices. Hence, focusing on developing favourable beliefs towards ethical actions and unfavourable beliefs towards unethical acts can be a novel way to stimulate ethical and deter unethical behaviour.

8. This research corroborates past studies like Friske et al. (2021) and Mittelstaedt (2002) in acknowledging the importance of religion for marketers due to its influence on consumer behaviour. This can lead to better-informed and improved promotional campaigns and public policies.

6.3.2 Practical implications

This study provides several actionable inputs for marketers to combat unethical consumer behaviour. It seeks to help businesses craft plans, programmes, and strategies to counter consumers' deviant behaviour.

1. The research findings are compatible with prior work that has shown that religiosity profoundly influences consumer ethics. Intrinsically religious individuals attribute total salience to religion to shape their lives, while extrinsically religious individuals use religion to attain non-spiritual objectives such as social acceptance (Schneider et al. 2011). As such, consumers high on intrinsic religiosity show greater reluctance to engage in unethical behaviour than those high on extrinsic religiosity. Thus, intrinsic religiosity can play an important role in curbing unethical consumer acts. It has significant implications for religious heads, practitioners, and policymakers. Religious heads belonging to different religious groups should use religion to inculcate strong ethical beliefs (less tolerance towards unethical acts) among their adherents. Practitioners and policymakers should devise communication campaigns that highlight the importance given by faith to refraining from questionable practices.
2. The role of anticipated guilt has significant managerial relevance in curtailing unethical consumer behaviour. Our findings demonstrate the deterrent effect of anticipated guilt and offer insights into how businesses can curb unethical behaviour by emphasizing the discomfort associated with prospective unethical behaviour owing to anticipated guilt.
3. Also, retailers can develop strategies to discourage consumer misbehaviour by stimulating feelings of anticipated guilt among consumers. One such approach might involve using point of purchase displays or guilt appeals in advertisements using statements like “we are all hurt by shoplifting” (Mitchell et al., 2009, p. 408). Thus, consumers' emotional experiences linked to anticipated guilt can serve as a basis for developing marketing policies and tactics that deter them (consumers) from exploiting the sellers.
4. Knowledge of consumer ethics can help in formulating educational campaigns to bring about attitudinal and behavioural changes in consumers. Thus, education can help activate the “internal moral concern” amongst individuals, leading to ethical and environmentally conscious behaviour.

5. Consumer ethics insights can also play a pivotal role in promoting corporate social responsibility activities. Prior research suggests that their ethical beliefs influence consumers' approval of corporate social responsibility activities. Thus, consumers who have positive beliefs towards "doing good" and negative beliefs about "active and questionable activities" will be more predisposed towards social responsibility endeavours.

6.4 LIMITATIONS AND FUTURE RESEARCH AGENDA

Notwithstanding the contributions and implications of this study, limitations are inevitable. However, these limitations may serve as an opportunity to explore the phenomenon of consumer ethics further. Mentioned here are some limitations that can be addressed in future studies.

1. In this research, the intrinsic and extrinsic dimensions of religiosity were investigated. In the future, the quest dimension can also be explored either singly or along with the above two dimensions (Chowdhury, 2018). Additionally, comparing consumer ethics among religious and non-religious consumers can be part of further studies (Arli, 2017; Schneider et al., 2011).
2. This research did not segregate and analyze individual responses based on their religious affiliation (i.e., Christians, Hindus, Muslims, Sikhs). In the future, researchers may explore how respondents representing different faiths respond to unethical consumer behaviour.
3. This research examined the mediating role of anticipated guilt in the relationship between CEBs and UCB. Future studies can explore the mediating and moderating roles of other variables like moral intensity and collectivism.
4. The study employed student respondents, thus limiting the generalizability of the results. Therefore, in future studies, the use of non-student respondents from diverse backgrounds can lead to more generalized results.
5. The present research adopted a cross-sectional survey design that gives a snapshot of a particular phenomenon and thus fails to track the changes over a period of time. Therefore, future studies can employ longitudinal research design as it is better suited to checking the transition of beliefs and intentions into actual behaviour across time intervals (Antonetti and Maklan, 2014; Arli et al., 2016; Vassilikopoulou et al., 2011). Furthermore, future

researchers may apply ethnography or Netnography in such studies to get better response from the respondents.

6. The context of this study is limited as it pertains to just a single country (i.e., India). Future studies should, therefore, pay more attention to cross-national studies to better understand the role of inter-country diversity on consumer ethics.
7. Non-verbal techniques, implicit association tests etc., are better suited to capture the rational and non-rational elements in consumer ethical decision-making (Chatzidakis, 2015; Gibson, 2008) and can be applied in future studies.
8. This study employed the general theory of marketing ethics (Hunt and Vitell, 1986, 2006) as a theoretical base. Researchers can employ other novel or scarcely used theoretical underpinnings in consumer ethics research to expand the “theory-based insights”. In this regard, upcoming research can apply and test the vested interest theory (Crano and Prislin, 1995) and the dual model of attitude theory (Wilson et al., 2000). Both theories can provide valuable insights in bridging the attitude-behaviour gap, a significant cause of concern for marketers and practitioners.

6.5 CONCLUSION

This concluding chapter presents a summarized account of the research study carried out to examine the factors influencing unethical consumer behaviour, which was elaborated on in the previous chapters. Specifically, this chapter puts forth the crucial findings achieved due to this work. Furthermore, the significant implications relevant to researchers and academicians (theoretical implications) as well as marketers and policymakers (practical implications) are also presented here. As with any research endeavour, the limitations of this study are also part of this chapter. Finally, a key takeaway from this research effort is that the chapter highlights the future research agenda that delves into the promising research avenues for researchers interested in and associated with this domain. The proposed avenues for future research may serve to catalyze research activities and lead to further advancement of consumer ethics research. It is expected that progress in this crucial research area will facilitate practitioners in formulating strategies and control mechanisms to curb unethical consumer behaviour. Additionally, it will help promote ethical and pro-environmental behaviour, leading to better customer-firm relationships and an ethically conscious society.

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LIST OF JOURNAL PUBLICATIONS AND CONFERENCE PRESENTATIONS

Research Papers Published on my PhD research area in International Journals

- 1) Hassan, S. M., Rahman, Z., and Paul, J. (2021), “Consumer ethics: A review and research agenda”, *Psychology & Marketing*, 39(1), pp. 111-130. <https://doi.org/10.1002/mar.21580> (Wiley) (SSCI, Scopus, ABDC-A).
- 2) Hassan, S. M., and Rahman, Z. (2021), “The evolving passage of consumer ethics research: a systematic literature review”, *International Journal of Emerging Markets (Emerald)* (SSCI, Scopus, ABDC-B).

Research Papers Presented in International Conferences

- 1) “*Role of Consumer Ethical Beliefs in Justification of Unethical Consumer Behavior*” presented at 2019 IIM-Indore -NASMEI Summer Marketing – IS Conference at, IIM Indore, Indore, held on July 26-28, 2019.
- 2) “*Unethical Consumer Behavior: An Insight*” presented at First PAN IIT International Management Conference- 2018, at IIT Roorkee, Roorkee, held on November 30- December 2, 2018.
- 3) “*A systematic literature review on consumer ethics: 2003-2017*” presented at 4th Management Doctoral Colloquium and VGSOM Research Scholars’ Day, 2018, at IIT Kharagpur, Kharagpur, held on March 14-15, 2018.
- 4) “*The past, present and future of social marketing: A review*” presented at International Conference on ‘Research and Business Sustainability’, at Greater Noida Campus, IIT Roorkee, held on December 16-17, 2017.

APPENDIX I



RESEARCH QUESTIONNAIRE

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This research focusses on whether and how consumer ethical beliefs, religiosity and anticipated guilt affect consumer behavior (during purchase, usage and disposal of goods and services) in the market place.

As a respondent you are required to read each question carefully and respond by ticking the appropriate response given. While filling the questionnaire, some of the questions may seem quite similar. We would be grateful to you if you answer all of the questions, even if you find some questions to be similar. The survey won't take more than 10-15 minutes to complete. Confidentiality of the participants will be maintained. All participants will remain anonymous. Your participation is deeply acknowledged and valued.

Section-I

Read the following and answer the questions that follow

A typical Saturday... You are in a retail shop doing some shopping. At the checkout you are not able to pay the exact amount. When receiving the change, you notice the cashier made a mistake and gives you too much change. You say nothing and pocket (keep) the excess change.

On the basis of the above scenario, please indicate your response by circling/tick marking any one of the following options (i.e., circling/tick marking “1” for “Strongly Disagree” and “5” for “Strongly Agree”).

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I would feel tension	1	2	3	4	5
2. I would feel deep regret	1	2	3	4	5
3. I would think that I shouldn't have done what I did	1	2	3	4	5
4. I would think that I was in the wrong	1	2	3	4	5
5. I would feel like undoing what I have done	1	2	3	4	5
6. I would feel like punishing myself	1	2	3	4	5
7. I would apologize	1	2	3	4	5
8. I would avoid meeting people's gaze	1	2	3	4	5
9. I would want to make up for what I have done wrong	1	2	3	4	5
10. I would want to be forgiven	1	2	3	4	5

Section-II

Following statements are related to a person's level of religiosity. Please indicate the extent to which you agree with the statement; by circling/tick marking the most appropriate number (i.e., circling/tick marking "1" indicates you strongly disagree with the statement and circling "5" indicates you strongly agree with the statement.

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. I enjoy reading about religion.	1	2	3	4	5
2. It is important for me to spend time in private thought and prayer.	1	2	3	4	5
3. I often have had a strong sense of God's presence.	1	2	3	4	5
4. I try to live all my life according to my religious beliefs.	1	2	3	4	5
5. My whole approach to life is based on my religion.	1	2	3	4	5
6. What religion offers me most is comfort in times of trouble and sorrow	1	2	3	4	5
7. Prayer is for peace and happiness	1	2	3	4	5
8. I pray mainly to gain relief and protection	1	2	3	4	5
9. I go to a religious service because I enjoy seeing people I know there	1	2	3	4	5
10. I go to a religious service because it helps me to make friends	1	2	3	4	5

Section-III

Following statements are related to a person's consumer ethical beliefs about certain questionable activities. Please indicate the extent to which you agree with the statement by circling/tick marking the most appropriate number (i.e., circling/tick marking "1" for strongly disagree and "5" for strongly agree).

	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1. Drinking a can of soda in a store without paying it.	1	2	3	4	5
2. Reporting a lost item as stolen to an insurance company in order to collect the money.	1	2	3	4	5
3. Default on loan and credit card payment.	1	2	3	4	5
4. Stealing electricity.	1	2	3	4	5
5. Moving into a residence, finding that the cable (pay) TV is still hooked up, and using it without paying for.	1	2	3	4	5
6. Not saying anything when the waiter or waitress miscalculates a bill in your favor.	1	2	3	4	5
7. Lying about a child's age to get a discount.	1	2	3	4	5
8. Observing someone shoplifting and ignoring it.	1	2	3	4	5
9. Using an expired coupon for merchandise.	1	2	3	4	5
10. Subletting a part of the rented apartment to others.	1	2	3	4	5

11. Using a coupon for merchandise you did not buy.					
12. Not telling the truth when negotiating the price of a new automobile.					
13. Stretching the truth on an income tax return.					
14. Spending time in a bookstore to read a book and eventually not buying.					
15. Installing software on your computer without buying it.					
16. Ordering goods online and opting for cash on delivery and then not receiving the delivery.					
17. Buying products labelled as “environmentally friendly” even if they do not work as well as competing products.					
18. Purchasing something made of recycled materials even though it is more expensive.					
19. Buying only from companies that have a strong record of protecting the environment.					
20. Correcting a bill that has been miscalculated in your favor.					
21. Returning to the store and paying for an item that the cashier mistakenly did not charge you for.					

22. Not purchasing products from companies that you believe do not treat their employees fairly.					
23. Giving a larger than expected tip to a waiter or waitress.					



Section-IV

Recall that whether during a visit at a retail outlet/while availing a service

You would or you have engaged in behavior which involved . . .

Please indicate your response by circling/tick marking the most appropriate number (i.e., circling/tick marking “1” indicates you will or have involved in such acts and circling “5” indicates you will not commit such acts.

	Definitely	Very Likely	Likely	Unlikely	Definitely Not
1. Using an expired train/ bus pass to cheat the service provider.	1	2	3	4	5
2. Changing price tags on goods in the store.	1	2	3	4	5
3. Putting on clothes in the trial room and leaving the store without paying for them.	1	2	3	4	5
4. Making false insurance claims.	1	2	3	4	5
5. Avoid buying tickets if not asked for by the ticket collector.	1	2	3	4	5
6. Seeing someone stealing goods and not reporting it to the store personnel.	1	2	3	4	5
7. Getting too much change and not saying anything.	1	2	3	4	5
8. Damaging a piece of product by mistake in the store and doing nothing about it.	1	2	3	4	5
9. Using an expired coupon for merchandise.	1	2	3	4	5

10. Jumping queues to purchase tickets.	1	2	3	4	5
11. Booking a cab and not boarding.					
12. Using pirated software.					
13. Returning clothes under the excuse of them not fitting, but simply to buy them cheaper elsewhere.					



Section-V

Finally, so that we may categorize your responses with other participants, please answer the following questions. We ensure you that your complete information will remain confidential.

Age group (Years):

18-22 () 23-27 () 28-32 () 33 and above ()

Gender:

Male () Female ()

Approximate annual household income (₹):

2, 00, 000 or less () 2, 00, 001 - 3, 00, 000 ()

3, 00, 001 - 4, 00, 000 () 4, 00, 001 - 5, 00, 000 ()

5, 00, 001 or above ()

Academic course enrolled in:

Bachelors () Master's ()

Doctoral () Other ()

Thank you very much for your time, we appreciate your assistance.