

CONSUMER ETHICAL DECISION MAKING: A CONCEPTUAL MODEL DEVELOPMENT

Barbara Culiberg, BSc
Univerza v Ljubljana
Ekonomska fakulteta
Kardeljeva ploščad 17
1000 Ljubljana
Slovenija
Email: barbara.culiberg@ef.uni-lj.

Abstract: Recently, more and more consumers consider ethical issues, such as human rights, concern for the environment and animal welfare, in their decision making processes. The purpose of this paper is to develop a conceptual model of consumer ethical decision making by adapting Jones's model which explains ethical decision making in organisations. The model is composed of four stages: recognizing the ethical issue, making ethical judgments, establishing ethical intent and engaging in ethical behaviour. Three key components, which influence the consumer ethical decision making, are included in the model: (1) moral intensity, which represents the characteristics of the ethical issue; (2) individual factors, which represent the characteristics of the consumers; and (3) techniques of neutralization, which represent consumer justifications for not behaving ethically. The proposed model can be applied to a range of ethical issues, from recycling to fair trade buying. Future research should focus on testing the model in different cultural and ethical consumption settings.

Keywords: ethical consumer, ethical decision making model, moral intensity, individual factors, techniques of neutralization

ETIČNO ODLOČANJE PORABNIKOV: RAZVOJ KONCEPTUALNEGA MODELA

Povzetek: V preteklosti so se raziskovalci mnogo bolj ukvarjali z etiko na strani podjetij, medtem ko jih etika na strani porabnikov ni tako zanimala. Raziskave kažejo, da v zadnjem času vedno več porabnikov v svojem procesu odločanja upošteva etična vprašanja, kot so človekove pravice, skrb za okolje in dobrobit živali, zaradi česar so postali zanimivi tako za poslovno, kot akademsko skupnost. Etični porabniki v svoje nakupne odločitve vključujejo politične, družbene, okoljske in druge motive. Porabniki, ki se vedejo etično, kupujejo izdelke in storitve, ki izpolnjujejo njihove etične kriterije, ter se izogibajo podjetjem, ki teh kriterijev ne izpolnjujejo. Raziskave etičnih porabnikov vključujejo zelo raznolike teme, kot je kupovanje izdelkov pravične trgovine in ekološko pridelanih izdelkov, skrb ljudi za okolje in živali, vpliv družbene odgovornosti podjetij in dobrotelost. S posameznimi področji etične potrošnje so se ukvarjali

tudi raziskovalci v Sloveniji. Namen tega prispevka je razviti konceptualni model, ki bi ga lahko uporabili v različnih kontekstih za analizo etičnega odločanja porabnikov.

Področji poslovne in porabniške etike sta se pogosto prepletali, zato ni nenavadno, da so v preteklosti raziskovalci modele etičnega odločanja porabnikov razvijali na podlagi modelov, ki razlagajo etično odločanje managerjev in drugih skupin zaposlenih v podjetjih. Pregled literature je pokazal, da v razumevanju etičnega odločanja porabnikov obstajajo določene vrzeli, in sicer se mnogi avtorji še vedno ukvarjajo z vprašanjem, zakaj se porabniki ne vedejo v skladu s svojimi stališči. Problem predhodno uveljavljenih modelov etičnega odločanja je v tem, da slabo pojasnjujejo etične namene in vedenje porabnikov. Poleg tega ne upoštevajo značilnosti etičnega vprašanja, za katere se je v preteklih raziskavah etičnega odločanja v podjetjih pokazalo, da imajo lahko ključno vlogo. To je razlog, da so avtorji v preteklosti kot najbolj celovit model označili Jonesov model etičnega odločanja v organizaciji.

Predlagani konceptualni model etičnega odločanja porabnikov je osnovan na Jonesovem modelu etičnega odločanja. Jonesov model sestavljajo štiri faze: prepoznavanje moralnega vprašanja, oblikovanje moralne sodbe, vzpostavljanje moralnega namena in izvajanje moralnega vedenja. V predlaganem modelu na proces etičnega odločanja porabnikov vplivajo: (1) moralna intenzivnost, (2) individualni dejavniki in (3) tehnike nevtralizacije. Moralna intenzivnost je ključna komponenta Jonesovega modela, ki predstavlja značilnosti etičnega vprašanja. Sestavine moralne intenzivnosti so: velikost posledic, družbeni konsenz, verjetnost učinka, časovna bližina, bližina žrtev in koncentracija učinka. Vpliv moralne intenzivnosti je odvisen od tega, ali je določena situacija visoko ali nizko moralno intenzivna. Prvotno so v Jonesov model vključeni tudi organizacijski dejavniki, ki pa v porabniškem kontekstu niso relevantni, zato jih v predlaganem modelu nadomeščajo individualni dejavniki, za katere pretekle raziskave kažejo, da bi lahko značilno vplivali na proces etičnega odločanja porabnikov, in sicer tako demografski dejavniki (spol, starost, dohodek) kot psihografski dejavniki (osebnostne lastnosti). V procesu odločanja so kot moderator med posameznimi koraki vključene tudi tehnike nevtralizacije, ki predstavljajo utemeljitve porabnikov, zakaj se ne vedejo etično. V prispevku je pet tehnik nevtralizacije prilagojenih kontekstu etične potrošnje, in sicer gre za zavrnitev odgovornosti, zanikanje koristi, zanikanje upravičenosti, obsojanje tistih, ki obsojajo, in sklicevanje na lojalnost.

Predlagani model se lahko uporablja za analizo etičnega odločanja porabnikov v zelo različnih kontekstih, kot npr. recikliranje izdelkov, kupovanje izdelkov pravične trgovine, porabniški bojkoti, darovanje v dobrodelne namene in drugo. V prihodnjih raziskavah bi bilo potrebno testirati model v celoti, saj tega v preteklosti še niso naredili. Obenem je posamezne konstrukte, kot npr. moralno intenzivnost

in tehnike nevtralizacije, potrebno prilagoditi kontekstu etične potrošnje, saj so bili do sedaj uporabljeni samo na področju etično vprašljivega vedenja. Model bi lahko testirali tudi v drugih kulturnih okoljih, pri čemer bi morali upoštevati, da se moralna intenzivnost etičnih vprašanj razlikuje med posameznimi kulturami. Identifikacija relevantnih etičnih vprašanj bo v prihodnjih raziskavah toliko bolj pomembna.

Ključne besede: etični porabnik, model etičnega odločanja, moralna intenzivnost, individualni dejavniki, tehnike nevtralizacije

1. INTRODUCTION

As George Orwell once said: *“On the whole, human beings want to be good, but not too good, and not quite all the time”*. Doing well by doing good has also turned out to be an issue in the business world, for companies and consumers alike. It is not surprising that recently the terms ethical, fair, eco, green, organic etc. have become the buzz words in marketing consumer products (Carrigan and de Pelsmacker, 2009; Loureiro and Lotade, 2005). These words are not only associated with Greenpeace activists, anti-globalist protesters and vegetarian enthusiasts but have slowly found their way into the general public. The term ethical consumer is used to describe the people that take political, social, environmental and other issues into account in consumption situations (Belk, Devinney and Eckhardt, 2005). The way an individual's behaviour influences the environment, the society, the community or other stakeholders has captured the attention of the business as well as the academic community. Researchers have started to study this phenomenon in recent years and developed different ethical decision making models that try to explain consumer ethical behaviour (Chan, Wong and Leung, 2008; Shaw and Shiu, 2003; Tarkiainen and Sundqvist, 2005). However, existing ethical decision making models are weak in explaining consumer ethical intentions/behaviour (Ozcaglar-Toulouse, Shaw and Shiu, 2006; Shaw and Shiu, 2003; Shaw, Shiu and Clarke, 2000). Carrington, Neville and Whitwell (2010) pointed out that while consumers embraced the values of ethical consumerism, they were not prepared to change their behaviour. Following the findings of previous models and the gaps that have been identified in the literature, the subject of consumer ethical decision making will be addressed based on the issue-contingent model (Jones, 1991). The goal of this paper is to present a theoretical framework that could help us understand why consumers do or do not behave ethically.

2. ETHICAL CONSUMERS

Consumerism was traditionally concerned with customer rights, quality, safety and similar product issues. Following the loss of trust and the rise of consumer power in the marketplace, consumers brought pressure to bear on businesses on different issues, such as environmentalism, battle of genetically modified organisms, labour conditions and fair trade

movement (Cowe and Williams, 2000). While ethical consumerism had evolved from almost solely focusing on environmental issues, it later broadened its scope to different matters of conscience, such as child labour or animal welfare, which became an important part of production (Auger, Devinney and Louvierre, 2007; Uusitalo and Oksanen, 2004). It is therefore imperative to make a distinction between green and ethical consumerism, since the latter includes more wide-ranging issues that make consumer decisions even more complex (Shaw and Shiu, 2003). In short, ethical consumerism deals with social and environmental consequences of global trade (Uusitalo and Oksanen, 2004).

When talking about ethics in consumer situations the question is whether certain activities of buyers or would-be buyers are seen as right or wrong (Fullerton, Kerch and Dodge, 1996). Vitell (2003: 33) pointed out that “all aspects of consumer behaviour (e.g. the acquisition, use and disposition of goods) have an integral ethical component”. Ethical consumers are the ones that include political, religious, spiritual, environmental, social and other motives in their buying decision making (Belk, Devinney and Eckhardt, 2005). They feel responsible towards society and express their feelings and moral judgments through purchasing behaviour (De Pelsmacker, Driesen and Rayp, 2005; Smith, 1996). Consequently ethical consumer choice involves purchasing from companies whose offerings, products as well as services, meet consumers' ethical criteria or avoiding companies that fail to meet these criteria (Belk, Devinney and Eckhardt, 2005; Auger, Devinney and Louvierre, 2007). There seem to be four distinct forms of ethical consumer behaviour (Brinkmann, 2004): (1) Positive buying is favouring ethical products (fair trade, organic or cruelty free); (2) Negative buying means avoiding products you disapprove of (battery eggs or polluting cars); (3) Company-based purchasing targets business as a whole (boycotting Nestle or supporting The Body Shop); (4) The fully screened approach is a combination of all three and means looking at all the companies and products together and evaluating which of the brands is the most ethical.

The field of ethical consumerism is evidently quite broad and includes a diverse range of ethical behaviours. Ethical concerns can be environmental (environmentally friendly products, legally logged wood, animal well-being), humane (products free from child labour, fair trade products), religious (boycotting anti-Christ bands) or personal (giving money to charity) (Cooper-

Martin and Holbrook, 1993). These benefits can emerge close to home or in another part of the world. Consumers can buy products because of their positive characteristics (fair trade products) or boycott products because of their negative characteristics (products made in sweatshops) (Cooper-Martin and Holbrook, 1993; Cowe and Williams, 2000). A comprehensive list of ethical consumer behaviour was presented in The Ethical Consumerism Report 2003 (Williams, Doane and Howard, 2003) which included: buying in local shops and health food shops, fair-trade, products not tested on animals, vegan and vegetarian products, organic produce, non-genetically altered food, green household goods, responsible tourism, green housing spend, re-use and recycling, ethical boycotts, public transport, ethical banking and investment.

Studies that have investigated ethical consumption have addressed a range of different topics such as fair trade consumption (Loureiro and Lotade, 2005), environmental concerns (Abdul-Muhmin, 2007; Diamantopoulos, Schlegelmilch, Sinkovics and Bohlen, 2003; Fraj and Martinez, 2006; Kinnear, Taylor and Ahmed, 1974; Mainieri, Barnett, Valdero, Unipan and Oskamp, 1997; Shamdassani, Chon-Lin and Richmond, 1993; Straughan and Roberts, 1999; Weigel, 1977), animal welfare (Harper and Makatouni, 2002; McEachern, Schroder, Willock, Whitelock and Mason, 2007), organic food consumption (McEachern and McClean, 2002), impact of corporate social responsibility (Auger, Devinney and Louvierre, 2007; Maignan, 2001; Uusitalo and Oksanen, 2004), voluntary simplicity (McDonald, Oates, Young and Hwang, 2006; Shaw and Newholm, 2002) and charitable giving (Sargeant, West and Ford, 2004; Strahilevitz and Myers, 1998; Ranganathan and Hanley, 2008). Recent studies in Slovenia that are related to ethical consumerism have focused on the role of corporate social responsibility in consumer expectations (Golob, Lah and Jancic, 2008) and in their willingness to pay for goods or services (Sichtmann, Geigenmüller and Zabkar, 2010). Other authors embraced the “green” trend and studied willingness to pay for green electricity (Zorič and Hrvatin, 2009). Also, under the umbrella of ethical consumerism we can find Bajde’s study (2006) on donation to charity. While the field of ethical consumerism is obviously very broad, the common idea is that consumers have a chance to do good in different consumption situations. Auger, Devinney and Eckhardt (2007:208) explain that the breadth of ethical issues “has wide-ranging implications for managers and can affect strategic decisions

firms are making – from entering and selling into foreign markets to outsourcing work to specific countries”. Understanding what influences consumers’ ethical decisions is therefore important for companies as well as policy makers who strive to encourage consumer ethical behaviour.

3. ETHICAL DECISION MAKING

When speaking of ethical decision making the central issue of this process is the moral¹ dilemma. According to Marks and Mayo (1991: 720): “A moral dilemma occurs when (a) at least two actions form a conflict, that is, when one action may harm (conflict with) the actions, interests, values of others (or one’s self), and (b) the negative (unintended) consequences of one action are logically implied in positive (intended) consequences of the other action, and vice versa”. Jones (1991) defined an ethical decision as both legal and morally acceptable to the larger community. Conversely, an unethical decision is either illegal or morally unacceptable to the larger community. Following this logic, consumers face different ethical dilemmas in their decision making process: whether to recycle or put all garbage in one pile, buy fair trade products or “regular” products, boycott companies that test products on animals or buy their products, use public or private transport and so forth.

Consumer ethical decision making has been studied by many researchers from different fields. When ethical issues are involved, consumers may have to put much more effort in their decision making (Shaw and Shiu, 2003). Various models were developed on the basis of the Theory of planned behaviour/Theory of reasoned action (TPB/TRA) for explaining ethical decision making in general (Shaw and Shiu, 2003), buying fair trade products (Chatzidakis, Hibbert and Smith, 2007), ecological behaviour (Kaiser, Wölfling and Fuhrer, 1999; Kalafatis, Pollard, East and Tsogas, 1999), organic food purchasing (Tarkiainen and Sundqvist, 2005) and charitable giving (Smith and McSweeney, 2007). Another well established

¹ In this paper, the terms moral and ethical are regarded as equivalent. Some authors make a distinction between morality and ethics – morality represents the accepted rules and principles in the society, while ethics is the study of morality. Other authors use the terms interchangeably (Fisher, 2004: 397-398). Although I am aware that differences between ethics and morality, especially emphasized in the philosophic literature, are important in certain situations, I will use the terms as synonyms since this is the only way I can follow the established terminology in the areas of business and consumer ethics.

model is Hunt and Vitell's (1986) General model of marketing ethics which has been applied to the ethical/green consumption setting by Chan, Wong and Leung (2008). Other models representing different types of ethical buying behaviour are the means-end chains analysis by De Ferran and Grunert (2007) and a model for fair trade buying behaviour by De Pelsmacker and Janssens (2007).

The development of various ethical decision making models raised some important issues. Originally the TRA/TPB structure primarily focused on consumer decision making in general therefore the ethical viewpoint was explicitly introduced only through individual ethical components, such as ethical obligation (Ozcaglar-Toulouse, Shaw and Shiu, 2006; Shaw and Shiu, 2003; Shaw, Shiu and Clarke, 2000) or moral norms (Smith and McSweeney, 2007). Even when the theory was modified to suit the ethical context it has still proven to be inferior in explaining behavioural intentions (Ozcaglar-Toulouse, Shaw and Shiu, 2006; Shaw and Shiu, 2003; Shaw, Shiu and Clarke, 2000). Secondly, studies that focused on social or ethical issues in consumer purchasing reported the existence of an attitude-behaviour gap (Auger and Devinney, 2007; Boulstridge and Carrigan, 2000; Carrigan and Attala, 2001) which needs to be further investigated. Thirdly, none of the existing models take into account the characteristics of the ethical issue which have been identified as a significant factor in ethical decision making of managers (Morris and MacDonald, 1995; Singer, 1996). Loe, Ferrell and Mansfield (2000) pointed out that the most comprehensive model of ethical decision making is Jones's issue-contingent model because in contrast to other models, it includes issue characteristics in the form of moral intensity.

Jones (1991) developed his issue-contingent model to analyze ethical decision making of individuals in organizations. That being said, Marks and Mayo (1991: 721) explained that "it seems possible that managers and consumers may resolve ethical dilemmas using similar processes". Jones's issue-contingent model has been applied to other areas, including consumer piracy (Chiou, Huang and Lee, 2005; Tan, 2002), however it has not been used in the context of ethical consumption. The model is based on Rest's four stages of ethical decision making: recognizing moral issue, making moral judgments, establishing moral intent and engaging in moral behaviour (Jones, 1991). Central to the issue-contingent model is the

moral intensity construct, which influences all four stages of ethical decision making. Moral intensity represents the characteristics of the moral issue at hand and has been examined in a number of studies which have supported the issue contingency nature of ethical decision making (Tan, 2002). There are many reasons why it seems sensible to use Jones's issue-contingent model in the context of consumer ethical decision making. As previous studies showed, other models of ethical decision making were successfully transferred from a business setting to a consumer setting. In addition, Jones's model is the only model that includes the influence of issue characteristics on the ethical decision making process, which is why it has been well-received in business ethics research.

The issue-contingent model can be used in the ethical consumer framework; however, it has to be modified to suit the consumer context. In order to begin the ethical decision making process, the consumer must first recognize the ethical issue. This means the consumer understands that his decision has an effect on others and that he has control over the decision. If the consumer does not recognize that recycling or buying fair trade products is an ethical issue, he will use other schemes, like economic rationality (Jones, 1991) or standard cognitive decision processing (Christensen, 2008), in his decision making process. Following the recognition of the ethical issue is ethical judgment. Jones presumes people make ethical judgments based on Kohlberg's model of moral development. At this stage the consumer determines whether recycling or buying fair trade products is a good thing to do. After this stage he may or may not establish ethical intent. If the consumer acts on his ethical intentions, he engages in ethical behaviour.

4. FACTORS OF ETHICAL DECISION MAKING

O'Fallon and Butterfield (2005) emphasized the need to strengthen the knowledge on ethical decision making and suggested developing Rest's four stages of ethical decision making, considering additional individual, situational and issue-related factors as well as adding potential moderators. Many authors think that the characteristics of the ethical issue are an under-researched concept (Loe, Ferrell and Mansfield, 2000; O'Fallon and Butterfield, 2005) which is a good starting point for future research. Based on the findings of previous studies consumer

characteristics also need to be taken into account (Vitell, 2003). Because of the gaps that are present in the ethical decision making process Vitell (2003) suggests investigating the role of techniques of neutralization in more depth.

4.1 MORAL INTENSITY

Characteristics of an ethical issue are collectively called moral intensity (Jones, 1991). The construct varies from one issue to another and influences the whole process of ethical decision making (Tan, 2002). Moral intensity has been extensively used in managerial studies, while in consumer studies it has only been applied to ethically questionable consumer behaviour, such as music piracy (Chiou, Huang and Lee, 2005) and software piracy (Tan, 2002). However, since moral intensity represents the issue characteristics, it can be used not only in unethical, but also ethical consumer settings. When analyzing different ethical issues I propose that moral intensity may have a central role in explaining consumer ethical decision making. How people perceive ethical issues largely depends on the intensity of the issue. This could explain why certain issues are closer to people’s hearts than others. According to a corporate social responsibility study by Auger, Devinney and Louvriere (2004) the top ranked social issues for consumers from six different countries were: human rights, animal welfare and safe working conditions. If these issues were analyzed through the prism of moral intensity, this could explain why they were at the top, while recyclable package was at the bottom of the list across the board.

According to Jones (1991) moral intensity is constructed of six dimensions, which will be presented in the context of ethical consumption: Magnitude of consequences is “the sum of harms or benefits done to victims or beneficiaries of the moral act in question” (Jones, 1991: 374). An action that produces greater benefits would be seen as more morally intense than an action with smaller benefits. If consumers believe their actions will have great benefits for others, these benefits will have greater impact on the ethical decision making process than small benefits. For example, consumers that feel their boycotts will actually change big business behaviour for the better will more frequently engage in consumer boycotts.

Social consensus is “the degree of social agreement that the proposed act is evil (or good)” (Jones, 1991: 375). If we apply this definition

to consumer ethical decision making, social consensus would represent the degree of social agreement that certain consumer behaviour is good. The higher the degree of social agreement the more it will influence consumer ethical decision making. For example, in a society where people agree that recycling is good, people will more frequently engage in such behaviour. Probability of effect is defined as “the probability that the act in question will actually take place and that the act in question will actually cause the harm (benefit) predicted” (Jones, 1991: 375). The question is how likely it is that the consumer behaviour will occur and when it does occur will it actually benefit anyone. If the consumer believes there is a large chance his behaviour will benefit others, it is more likely he will engage in such behaviour. For instance, consumers will more likely start buying fair trade products if there is a large chance that their purchase behaviour will benefit the local producers of these products. Temporal immediacy is “the length of time between the present and the onset of consequences of the moral act in question” (Jones, 1991: 376). If the benefits of a consumer act incur in the near future, it is more likely they will trigger the ethical decision making process. Consumers will want to see the benefits sooner rather than later and this will influence their decision whether to act ethically. For example, consumers will more frequently give donations to charity, if they feel their contributions will immediately benefit the people in need. Proximity is “the feeling of nearness (social, cultural, psychological and physical) that the moral agent has for victims (or beneficiaries) of the evil (or beneficial) act in question” (Jones, 1991:376). Consumers often care more about people that are closer to them (socially, culturally, psychologically and physically) than they do for people who are far away. Therefore, consumers will rather use public transport if they feel that people that are closer to them (like their community) will benefit more compared to people who are far away.

Concentration of effects is “an inverse function of the number of people affected by an act of given magnitude” (Jones, 1991:377). From a consumer perspective there is a difference in concentration of effect if the act in question will benefit a small number of people or a large number of people. It can be assumed that consumers will more likely engage in ethical behaviour if it benefits a large rather than a small number of people. If consumers think being responsible tourists will benefit a large number of people, they will more frequently adopt this behaviour.

4.2 INDIVIDUAL FACTORS

In the issue-contingent model organisational factors influence the ethical decision making process of individual's in organisations. For the consumer setting these factors are not applicable, so they should be replaced by individual factors based on the findings of previous research. Different studies have confirmed that demographic and psychographic factors show signs of significant influence on consumer ethical decisions.

4.2.1 Demographic factors

Previous research that tried to describe ethical consumers mainly focused on their demographic characteristics. The influence of demographic characteristics on consumer ethical decisions is relatively complex. Many studies included the influence of gender and showed that there are more female ethical consumers than male for various situations: green buying (Mainieri et al., 1997), buying organic products (McEachern and McClean, 2002) or buying fair trade products (Loureiro and Lotade, 2005). Studies regarding the influence of age on consumer ethical decisions reported mixed results. Some proved older consumers have a stronger sense of moral responsibility which influences their ethical purchase behaviour (Carrigan, Szmigin and Wright, 2004), other studies confirmed exactly the opposite (McEachern and McClean, 2002). In regards to income levels, ethical consumers are more likely to be better off (Cailleba and Casteran, 2009; Loureiro and Lotade, 2005). Based on these studies it seems reasonable to include demographic factors in the consumer ethical decision making model.

4.2.2 Psychographic factors

Personality traits are psychographic factors which were most commonly used by researchers to explain consumer ethical behaviour. In the light of the study by Rallapalli, Vitell, Wiebe and Barnes (1991) it seems consumer ethical beliefs have important foundations in individual personality traits. Ethical consumers have a need for social desirability and a problem solving coping style which influences their attitudes and behaviour when dealing with an ethical dilemma. Altruism may also be an important moderator of this type of decision making. A study of consumers concerned for the environment showed altruism is a significant predictor of ecologically conscious consumer behaviour (Straughan and Roberts, 1999). Basil and Weber (2006) also tested the

influence of personality traits on consumers' perceptions of corporate social responsibility and reported that concern for others, as well as concern for appearances motivate people to purchase products from CSR companies. According to these studies certain personality traits may be a key factor in explaining consumer ethical decision making.

4.3 TECHNIQUES OF NEUTRALIZATION

In ethical contexts people sometimes do not behave in accordance with their beliefs and attitudes, so they have to justify their behaviour. When this happens, consumers utilize the cognitive process of neutralization to deal with feelings of guilt or dissonance (Chatzidakis, Hibbert and Smith, 2006). The need to rationalize can be connected to different types of behaviour, either ethical or unethical, where personal ethical concerns are neglected (Chatzidakis, Hibbert and Smith, 2006; Chatzidakis, Hibbert and Smith, 2007). The techniques of neutralization may be used as a framework to recognize and explain how individuals tone down or eliminate the effect their inappropriate behaviour has on their self-concept and social relationships. When considering consumer behaviour the techniques of neutralization offer a tool to understand how consumers develop and utilize arguments to excuse their unethical behaviour in the light of self and social criticism (Vitell and Grove, 1987). In order to explain the techniques of neutralization in the ethical context, some changes have to be introduced. In unethical contexts, consumers have to justify their unethical behaviour, whereas in ethical contexts they have to justify not engaging in ethical behaviour. The five techniques of neutralization will be explained in the following: Denial of responsibility – people do not feel responsible for their actions as factors beyond their control are operating (Vitell and Grove, 1987). When analyzing denial of responsibility in consumption situations, ignorance and inability were very important rationalizations for unethical behaviour (Chatzidakis, Hibbert, Mittusis and Smith, 2004). People that do not engage in ethical activities may justify their inactivity with lack of options (unavailable fair trade products) or lack of information (not enough promotion of fair trade products). Denial of injury (or benefit) – people argue their misconduct is not really serious, since it did not harm anyone (Vitell and Grove, 1987). Reversing the picture for the ethical consumption setting this technique could be labelled denial of benefit. The consumer may justify not behaving ethically

by saying that his ethical behaviour does not benefit anyone.

Denial of victim (or beneficiary) – people that misbehave are not to be blamed, since the violated party deserved what happened. Denial of victim means that the person feels the behaviour is justified because the victim deserved what he got (Vitell and Grove, 1987). From the ethical consumer perspective an alternate version of this technique could be labelled denial of beneficiary. Consumers may feel that the beneficiary does not deserve any benefits (for example fair trade prices or charitable donations), which is why they do not engage in ethical behaviour.

Condemning the condemners – people deflect the accusations of misbehaviour by arguing that those who condemn engage in similar activities (Vitell and Grove, 1987). The person shifts the focus of the negative act to the behaviours and motives of those who disapprove, saying that everybody is doing it and arguing why only a few are punished (Zamoon and Curley, 2008). People not engaging in ethical activities may utilize this technique in reverse by saying that nobody is doing any good, so why should they.

Appeal to higher loyalties – people argue that their norm-violating behaviour is acceptable because it is the result of an attempt to actualize a high order ideal or value. Although a person accepts the norms and regulations of the society, in specific situations he feels a greater loyalty to the norms and values of a specific subgroup (Vitell and Grove, 1987). Even in ethical contexts consumers may find other values more important than ethical behaviour. They may value convenience, pleasure and experience more than the ethical components of consumption.

Techniques of neutralization can help us understand the gaps that may be present in consumer ethical decision making. Consumers use techniques of neutralization as justifications for not behaving ethically. Which techniques people use to rationalize their behaviour may largely depend on the ethical context. In a study of fair trade consumption the authors reported that appeal to higher loyalties, denial of responsibility and denial of injury were the most widely employed techniques of neutralization (Chatzidakis, Hibbert and Smith, 2007). In another ethical context other techniques may be put forward. Following Chatzidakis, Hibbert and Smith (2006) I propose that techniques of neutralization will have a moderating role in consumer ethical decision making. Consumers that recognize an ethical issue may find a less ethical option more acceptable because they use neutralization techniques. Even when a consumer

is in favour of an ethically superior choice when he makes an ethical judgment, the neutralization techniques will either increase the likelihood of forming inconsistent ethical intentions or reduce the likelihood of experiencing guilt. Finally, although the consumer intends to pursue the ethically superior choice, the neutralization techniques will increase the likelihood that the consumer will take advantage of situational constraints or opportunities that will prevent him from acting ethically. In this situation it is also possible the neutralization techniques will reduce the likelihood that an individual will experience guilt or dissonance when acting unethically (Chatzidakis, Hibbert and Smith, 2006).

5. DEVELOPMENT OF THE CONCEPTUAL MODEL

Based on Jones's issue-contingent model and studies linked to ethical consumers a model of ethical decision making has been developed (see Figure 1). Following suggestions to further investigate the role of demographic and psychographic determinants of ethical judgments and to expand the knowledge of techniques of neutralization (O'Fallon and Butterfield, 2005; Vitell, 2003) a modified version of the issue-contingent model has been presented. Jones's issue-contingent model can be universally applied to different settings and individuals faced with ethical dilemmas. I propose that the whole process is influenced by three key dimensions: (1) moral intensity, (2) individual factors and (3) techniques of neutralization.

The model modification includes four key points: (1) adapting the model to the consumer setting; (2) using the model for explaining ethical behaviour, given that it has been previously used only for unethical settings; (3) omitting organisational factors and adding individual factors, which is in line with suggestions by Vitell (2003); (4) including techniques of neutralization that may explain the gaps in the process.

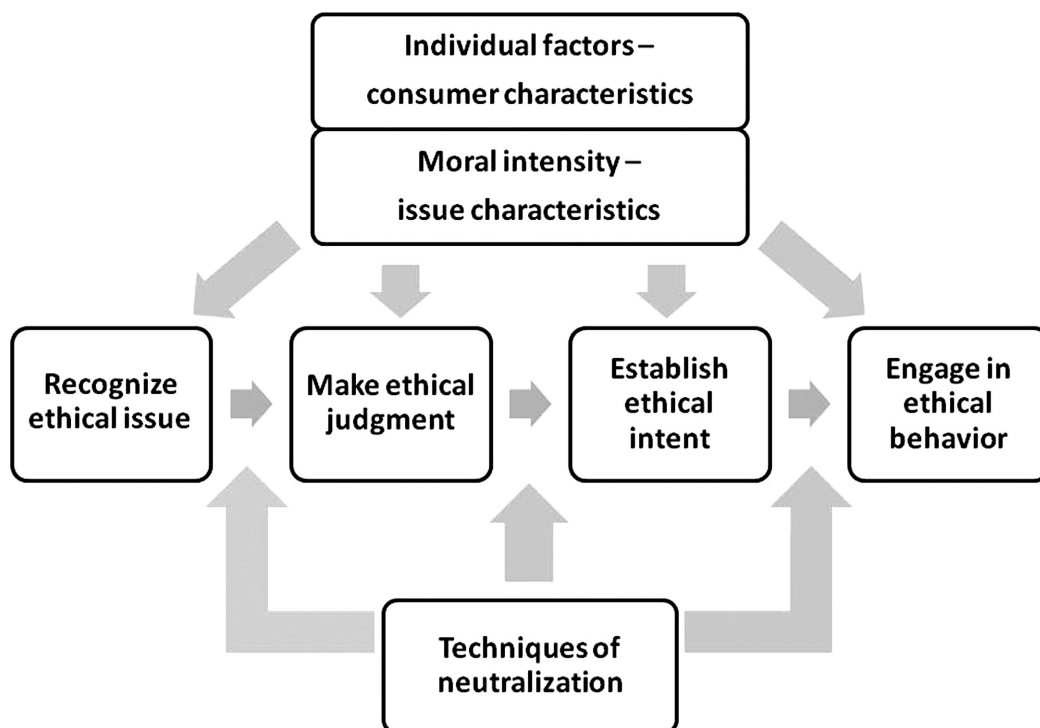
In their synthetic models Jones (1991) and Ferrell, Gresham and Fraedrich (1989) demonstrated that Rest's framework of ethical decision making is present also in other models (Bommer, Gratto, Gravander and Tuttle; 1987, Ferrell and Gresham, 1985; Hunt and Vitell, 1986; Trevino, 1986). These findings suggest that Rest's sequence of steps - recognition, judgment, intention and behaviour - is universal. Previous studies examined the relationships between individual steps, however Rest's framework has yet to be tested empirically

in its entirety (O’Fallon and Butterfield, 2005). The link between ethical recognition and ethical judgment has received the least attention in ethical decision making literature (O’Fallon and Butterfield, 2005). Based on previous studies (Carlson, Kacmar and Wadsworth, 2002; Singhapakdi, Rao and Vitell, 1996) I propose that ethical recognition positively influences ethical judgment. Consumers facing an ethical dilemma must first recognize it as such and then make an ethical judgment regarding this issue. Consumers that recognize recycling as an ethical issue will more likely evaluate it as being highly ethical. The positive influence of ethical judgment on ethical intentions has been confirmed in studies that examined managers (Bass, Barnett and Brown, 1999; Cherry, 2006; Vitell et al., 2003), as well as consumers (Chiou, Huang and Lee, 2005). Based on these studies I propose consumers form ethical intentions based on their ethical judgments. Consumers that judge recycling as highly ethical behaviour, will more likely intend to recycle. The link between intentions and behaviour was predicted in the Theory of planned behaviour and confirmed in studies of ecological behaviour (Kaiser, Wolfing and Fuhrer, 1999). Accordingly, I propose ethical intention positively influences ethical behaviour. Consumers that intend to recycle will more likely actually engage in this behaviour.

The whole ethical decision making process largely depends on the characteristics of the ethical issue (moral intensity) and consumer characteristics (individual factors). The influence of moral intensity on the ethical decision making process will depend on whether the issue is of high or low moral intensity. Issues of high moral intensity will more likely launch the ethical decision making process than issues of low moral intensity. Also, consumer characteristics, i.e. demographic as well as psychographic, will influence the ethical decision making process. Findings from previous studies suggest that females differ in their ethical decision making process from males (Loureiro and Lotade, 2005). After reviewing the literature (Carrigan, Szmigin and Wright, 2004; Straughan and Roberts, 1999, Weigel, 1977) I propose that other demographic factors, such as age, education and income will have a positive effect on consumer ethical decision making. Furthermore, altruism will positively influence consumer ethical decision making.

According to Baron and Kenny (1986) a moderator is “a variable that affects the direction and/or strength of the relation between an independent or predictor variable and a dependent or predictor variable”. The gaps in the ethical decision making process may

Figure 1: Consumer ethical decision making model



be explained by techniques of neutralization, which has also been suggested by Chatzidakis, Hibbert and Smith (2007). The techniques of neutralization have a moderating role in the process and help us understand how consumers justify their unethical decisions, intentions or behaviour. The higher is the level of techniques of neutralization, the weaker is the relationship between individual steps in the process.

6. CONCLUSION

More and more research in recent years has been devoted to analyzing ethical decision making of managers, but the consumer side has been neglected. Nevertheless we can see that the models that were developed for the business context can be applied to consumer situations and help better understand consumer decision making. The purpose of this paper was to provide a tool that can be applied to different scenarios where consumers are faced with ethical dilemmas. The proposed issue-contingent model can be applied to different situations of ethical consumer decision making, such as ecological behaviour, fair trade and organic buying behaviour, responsible tourism, consumer boycotts and others.

While the issue-contingent model may lack the detailed insight into ethical judgments of Hunt and Vitell's General model of marketing ethics, it provides solutions for some of the issues that emerged in ethical consumerism literature. The model is not exhaustive, since the question remains what happens when an individual fails to recognize the moral issue at hand (Jones, 1991), but it can present a conceptual base for further exploration. Future research should focus on testing the model in its entirety, since previous studies have failed to do so. Scales should be developed and adapted to suit the ethical consumer setting, as certain constructs, such as moral intensity and techniques of neutralization, have previously only been applied to ethically questionable behaviour.

Applying the model to a cross-cultural setting can also bring new insights into the area of consumer ethical decision making. Moral intensity of a particular issue differs across cultures, which would have to be considered when testing the model in different cultural contexts. Moreover, some issues that were highlighted as ethical dilemmas in the USA and European countries may not even be ethical dilemmas elsewhere. Identifying relevant ethical issues in different cultural contexts is crucial in conducting future

research. Ethical consumer decisions may have a positive effect on the community, the environment and the society as a whole, due to which the knowledge and understanding of these decisions is so much more important.

7. REFERENCES

1. Abdul-Muhmin, A.G. (2007). Explaining consumers' willingness to be environmentally friendly. *International Journal of Consumer Studies*, 31(3), 237-247.
2. Auger, P., and Devinney, T.M. (2007). Do what consumers say matter? The misalignment of preferences with unconstrained ethical intentions. *Journal of Business Ethics*, 76(4), 361-383.
3. Auger, P., Devinney, T.M., and Louviere, J.J. (2007). Measuring the importance of ethical consumerism: A multi-country empirical investigation. Accessed 15 April 2010, available at: [http://www2.agsm.edu.au/agsm/web.nsf/AttachmentsByTitle/TMD_Hooker+Book/\\$FILE/Intl+CSR.pdf](http://www2.agsm.edu.au/agsm/web.nsf/AttachmentsByTitle/TMD_Hooker+Book/$FILE/Intl+CSR.pdf)
4. Bajde, D. (2006). *Altruism and its relevance to consumer behavior and marketing: exploring the meaning of donation to charity* (doctoral dissertation). Ljubljana: Faculty of Economics.
5. Baron, R.M., and Kenny, D.A. (1986). The moderator-mediator variable distinction in social psychological research: conceptual, strategic, and statistical considerations. *Journal of Personality and Social Psychology*, 51(6), 1173-1182.
6. Basil, D.Z., and Weber, D. (2006). Values motivation and concern for appearances: the effect of personality traits on responses to corporate social responsibility. *International Journal of Nonprofit and Voluntary Sector Marketing*, 11(1), 61-72.
7. Bass, K., Barnett, T., and Brown, G. (1999). Individual Difference Variables, Ethical Judgments, and Ethical Behavioral Intentions. *Business ethics quarterly*, 9(2), 183-205.
8. Belk, R. W., Devinney, T., and Eckhardt, G. (2005). Consumer ethics across cultures. *Consumption Markets and Culture*, 8(3), 275-289.
9. Boulstridge, E., and Carrigan, M. (2000). Do consumers really care about corporate responsibility? Highlighting the attitude-behaviour gap. *Journal of Communication Management*, 4(4), 355-368.
10. Brinkmann, J. (2004). Looking at consumer behavior in a moral perspective. *Journal of Business Ethics*, 51(2), 129-141.
11. Cailleba, P., and Casteran, H. (2009). A Quantitative Study On The Fair Trade Coffee Consumer. *The Journal of Applied Business Research*, 25(6), 31-46.
12. Carlson, D.S., Kacmar, K.M., and Wadsworth, L.L. (2002). The impact of moral intensity dimensions on ethical decision making: Assessing the relevance of orientation. *Journal of Managerial Issues*, 14(1), 15-30.
13. Carrigan, M., and Attalla, A. (2001). The myth of the ethical consumer – do ethics matter in purchase behavior?. *Journal of Consumer Marketing*, 18(7), 560-577.
14. Carrigan, M., and de Pelsmacker, P. (2009). Will ethical consumers sustain their values in the global credit crunch?. *International Marketing Review*, 26(6), 674-687.
15. Carrigan, M., Szmigin, I., and Wright, J. (2004). Shopping for a better world? An interpretive study of the potential

- for ethical consumption within the older market. *Journal of Consumer Marketing*, 21(6), 401-417.
16. Carrington, M.J., Neville, B.A., and Whitwell, G.J. (2010). Why Ethical Consumers Don't Walk Their Talk: Towards a Framework for Understanding the Gap Between the Ethical Purchase Intentions and Actual Buying Behaviour of Ethically Minded Consumers. *Journal of Business Ethics*, 97(1), 139-158.
 17. Chan, R.Y.K., Wong, Y.H., and Leung, T.K.P. (2008). Applying Ethical Concepts to the Study of "Green" Consumer Behavior: An Analysis of Chinese Consumers' Intentions to Bring their Own Shopping Bags. *Journal of Business Ethics*, 79(4), 469-481.
 18. Chatzidakis, A., Hibbert, S., Mittusis, D., and Smith, A. (2004). Virtue in consumption?. *Journal of Marketing Management*, 20(5/6), 526-543.
 19. Chatzidakis, A., Hibbert, S., and Smith, A. (2006). Ethically Concerned, yet Unethically Behaved: Towards an Updated Understanding of Consumers' (Un)ethical Decision Making. *Advances in Consumer Research*, 33 (pp. 693-698). Duluth, MN: Association for Consumer Research.
 20. Chatzidakis, A. Hibbert, S., and Smith, A. (2007). Why People Don't Take their Concerns about Fair Trade to the Supermarket: The Role of Neutralisation. *Journal of Business Ethics*, 74(1), 89-100.
 21. Cherry, J. (2006). The Impact of Normative Influence and Locus of Control on Ethical Judgments and Intentions: a Cross-Cultural Comparison. *Journal of Business Ethics*, 68(2), 113-132.
 22. Chiou, J.S., Huang, C., and Lee, H. (2005). The antecedents of music piracy attitudes and intentions. *Journal of Business Ethics*, 57(2), 161-174.
 23. Christensen, S.L. (2008). The Role of Law in Models of Ethical Behavior. *Journal of Business Ethics*, 77(4), 451-461.
 24. Cooper-Martin, E., and Holbrook, M.B. (1993). Ethical consumption experiences and ethical space. *Advances in Consumer Research*, 20 (pp. 113-118). Provo, UT: Association for Consumer Research.
 25. Cowe, R., and Williams, S. (2000). Who Are The Ethical Consumers?. The Co-operative Bank. Accessed 18 August 2008, available at: <http://www.goodwithmoney.co.uk/servlet/Satellite?blobcol=urldatafileandblobheader=appliapplic%2Fpdfandblobkey=idandblobtable=PDFFileandblobwhere=1082532276181andssbinary=true>
 26. De Ferran, F., and Grunert, K.G. (2007). French fair trade coffee buyers' purchasing motives: An exploratory study using means-end chains analysis. *Food Quality and Preference*, 18(2), 218-229.
 27. De Pelsmacker, P., Driesen, L., and Ryap, G. (2005). Do Consumers Care about Ethics? Willingness to Pay for Fair-Trade Coffee. *Journal of Consumer Affairs*, 39(2), 363-385.
 28. De Pelsmacker, P., and Janssens, W. (2007). A Model for Fair Trade Buying Behaviour: The Role of Perceived Quantity and Quality of Information and of Product-specific Attitudes. *Journal of Business Ethics*, 75(4), 361-380.
 29. Diamantopoulos, A., Schlegelmilch, B.B., Sinkovics, R.R., and Bohlen, G.B. (2003). Can Socio-Demographics Still Play A Role In Profiling Green Consumers? A Review Of The Evidence And An Empirical Investigation. *Journal of Business Research*, 56(6), 465-480.
 30. Ferrell, O.C., and Gresham, L.G. (1985). A contingency framework for understanding ethical decision making in marketing. *Journal of Marketing*, 49(3), 87-96.
 31. Ferrell, O.C., Gresham, L.G., and Fraedrich, J. (1989). A Synthesis of Ethical Decision Models for Marketing. *Journal of Macromarketing*, 9(2), 55-64.
 32. Fisher, J. (2004). Social responsibility and ethics: Clarifying the concepts. *Journal of Business Ethics*, 52(4), 391-400.
 33. Fraj, E., and Martinez, E. (2006). Environmental values and lifestyles as determining factors of ecological consumer behaviour: an empirical analysis. *Journal of Consumer Marketing*, 23(3), 133-144.
 34. Fullerton, S., Kerch, K.B., and Dodge, H.R. (1996). Consumer Ethics: An assessment of individual behavior in the market place. *Journal of Business Ethics*, 15(7), 805-814.
 35. Golob, U., Lah, M., and Jančič, Z. (2008). Value orientations and consumer expectations of Corporate Social Responsibility. *Journal of Marketing Communications*, 14(2), 83-96.
 36. Harper, G.C., and Makatouni, A. (2002). Consumer Perception of Organic Food Production and Farm Animal Welfare. *British Food Journal*, 104(3-5), 287-299.
 37. Hunt, S.D., and Vitell, S.J. (1986). A General Theory of Marketing Ethics. *Journal of Macromarketing*, 6(1), 5-16.
 38. Jones, T.M. (1991). Ethical decision making by individuals in organizations: An issue-contingent model. *Academy of Management Review*, 16(2), 366-395.
 39. Kaiser, F.G., Wöfling, S., and Fuhrer, U. (1999). Environmental Attitude and Ecological Behaviour. *Journal of Environmental Psychology*, 19(1), 1-19.
 40. Kalafatis, S.P., Pollard, M., East, R., and Tsogas, M.H. (1999). Green marketing and Ajzen's theory of planned behaviour: a cross-market examination. *Journal of Consumer Marketing*, 16(5), 441-460.
 41. Kinnear, T.C., Taylor, J.R., and Ahmed, S.A. (1974). Ecologically Concerned Consumers: Who Are They?. *Journal of Marketing*, 38(2), 20-24.
 42. Loe, T.W., Ferrell, L., and Mansfield, P. (2000). A Review of Empirical Studies Assessing Ethical Decision Making in Business. *Journal of Business Ethics*, 25(3), 185-204.
 43. Loureiro, M.L., and Lotade, J. (2005). Do fair trade and eco-labels in coffee wake up the consumer conscience?. *Ecological Economics*, 53(1), 129-138.
 44. Maignan, I. (2001). Consumers' Perceptions of Corporate Social Responsibilities: A Cross-Cultural Comparison. *Journal of Business Ethics*, 30(1), 57-72.
 45. Mainieri, T., Barnett, E.G., Valdero, T.R., Unipan, J.B., and Oskamp, S. (1997). Green Buying: The Influence of Environmental Concern on Consumer Behavior. *The Journal of Social Psychology*, 137(2), 189-204.
 46. Marks, L.J., and Mayo, M.A. (1991). An empirical test of a model of consumer ethical dilemmas. *Advances in Consumer Research*, 18 (pp. 720-728). Provo, UT: Association for Consumer Research.
 47. McDonald, S., Oates C.J., Young, C.W. and Hwang, K. (2006). Toward Sustainable Consumption: Researching Voluntary Simplifiers. *Psychology and Marketing*, 23(6), 515-534.
 48. McEachern, M.G., and McClean, P. (2002). Organic purchasing motivations and attitudes: are they ethical?. *International Journal of Consumer Studies*, 26(2), 85-92.
 49. McEachern, M.G., Schroder, M.J.A., Willock, J., Whitelock, J., and Mason, R. (2007). Exploring ethical brand extensions and consumer buying behaviour: the RSPCA and the "Freedom Food" brand. *Journal of Product and Brand Management*, 16(3), 168-177.
 50. Morris, S.A., and McDonald, R.A. (1995). The Role of Moral Intensity in Moral Judgments: An Empirical Investigation. *Journal of Business Ethics*, 14(9), 715-726.

51. O'Fallon, M.J., and Butterfield, K.D. (2005). A Review of The Empirical Ethical Decision-Making Literature: 1996–2003. *Journal of Business Ethics*, 59(4), 375-413.
52. Ozcaglar-Toulouse, N., Shiu, E., and Shaw, D. (2006). In search of fair trade: ethical consumer decision making in France. *International Journal of Consumer Studies*, 30(5), 502-514.
53. Rallapalli, K.C., Vitell, S.J., Wiebe, F.A., and Barnes, J.H. (1994). Consumer ethical beliefs and personality traits: An exploratory analysis. *Journal of Business Ethics*, 13(7), 487-495.
54. Ranganathan, S.K., and Henley, W.H. (2008). Determinants of charitable donation intentions: a structural equation model. *International Journal of Nonprofit and Voluntary Sector Marketing*, 13(1), 1–11.
55. Sargeant, A., West, D.C., and Ford, J.B. (2004). Does Perception Matter? An Empirical Analysis of Donor Behaviour. *The Service Industries Journal*, 24(6), 19-36.
56. Shamdasani, P., Chon-Lin, G.O., and Richmond D. (1993). Exploring the Green Consumer in an Oriental Culture: Role of Personal and Marketing Mix Factors. *Advances in Consumer Research*, 20 (pp. 488-493). Provo, UT: Association for Consumer Research.
57. Shaw, D., and Newholm, T. (2002). Voluntary Simplicity and the Ethics of Consumption. *Psychology and Marketing*, 19(2), 167-185.
58. Shaw, D., and Shiu, E. (2003). Ethics in consumer choice: a multivariate modelling approach. *European Journal of Marketing*, 37(10), 1485-1498.
59. Shaw, D., Shiu, E., and Clarke, I. (2000). The Contribution of Ethical Obligation and Self-identity to the Theory of Planned Behaviour: An Exploration of Ethical Consumers. *Journal of Marketing Management*, 16(8), 879-894.
60. Sichtmann, C., Geigenmüller, A., and Zabkar, V. (2010). Linking CSR and Willingness To Pay – An Empirical Investigation In Germany And Slovenia. *The six senses - the essentials of marketing: conference proceedings*. Copenhagen: Copenhagen Business School.
61. Singer M.S. (1996). The Role of Moral Intensity and Fairness Perception in Judgments of Ethicality: A Comparison of Managerial Professionals and the General Public. *Journal of Business Ethics*, 15(4), 469-474.
62. Singhapakdi, A., Rao, C.P., and Vitell, S.J. (1996). Ethical decision making: An investigation of services marketing professionals. *Journal of Business Ethics*, 15(6), 635-644.
63. Smith, N.C. (1996). Ethics and the Typology of Customer Value. *Advances in Consumer Research*, 23 (pp.148-153). Provo, UT: Association for Consumer Research.
64. Smith, J.R., and McSweeney, A. (2007). Charitable giving: the effectiveness of a revised theory of planned behaviour model in predicting donating intentions and behavior. *Journal of Community and Applied Social Psychology*, 17(5), 363–386.
65. Strahilevitz, M., and Myers, J.G. (1998). Donations to charity as purchase incentives: How well they work may depend on what you are trying to sell. *Journal of Consumer Research*, 24(4), 434-446.
66. Straughan, R.D., and Roberts J.A. (1999). Environmental segmentation alternatives: a look at green consumer behavior in the new millennium. *Journal of Consumer Marketing*, 16(6), 559-575.
67. Tan, B. (2002). Understanding consumer ethical decision making with respect to purchase of pirated software. *Journal of Consumer Marketing*, 19(2), 96-111.
68. Tarkiainen, A., and Sundqvist, S. (2005). Subjective norms, attitudes and intentions of Finnish consumers in buying organic food. *British Food Journal*, 107(11), 808-822.
69. Trevino, L.K. (1986). Ethical Decision Making in Organizations: A Person–Situation Interactionist Model. *Academy of Management Review*, 11(3), 601-617.
70. Uusitalo, O., and Oksanen, R.M. (2004). Ethical Consumerism: A View from Finland. *International Journal of Consumer Studies*, 28(3), 214-221.
71. Vitell, S.J. (2003). Consumer ethics research: Review, synthesis and suggestions for the future. *Journal of Business Ethics*, 43(1/2), 33-47.
72. Vitell, S.J., Bakir, A., Paolillo, J.G.P., Hidalgo, E.R., Al-Khatib, J., and Rawwas, M.Y.A. (2003). Ethical judgments and intentions: a multinational study of marketing professionals. *Business Ethics: A European Review*, 12(2), 151-171.
73. Vitell, S.J., and Grove, S.J. (1987). Marketing Ethics and the Techniques of Neutralization. *Journal of Business Ethics*, 6(6), 433-438.
74. Weigel, R.H. (1977). Ideological and demographic correlates of proecology behaviour. *The Journal of Social Psychology*, 103(1), 39-47.
75. Williams, S., Doane, D., and Howard, M. (2003). The Ethical Consumerism Report 2003. *The Co-operative Bank*. Accessed 18 August 2008, available at: <http://www.neweconomics.org/gen/uploads/tkuggjui2ngnmpvjyih5hqrw08012004145902.pdf>
76. Zamoon, S., and Curley, S. (2008). Ripped from the Headlines: What can the Popular Press Teach us about Software Piracy?. *Journal of Business Ethics*, 83(3), 515-533.
77. Zorič, J., and Hrovatin, N. (2009). Attitude towards green electricity consumption in the new EU member states: A case of Slovenia. Accessed August 20, 2010, available at: http://www.aeee.at/2009-IAEE/uploads/abstracts_iaee09/A_533_Zoric_Jelena_14-Jul-2009,%2023:52.doc