

Investigating the Links between Socio-demographic Factors and the Acceptance of Unethical Behavior: A Survey in Finland

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Abstract

In this study we analyze how certain socio-demographic factors such as gender, age and income level are related to the acceptance of unethical behavior in Finland. For the purpose of this study, we adopt Muncy and Vitell's (1992) Consumer Ethics Scale. Based on our analyses and the sample of 976 Finns, our main findings are as follows: Finnish consumers have relatively high ethical standards. In particular, Finnish consumers are very strict when it comes to the illegal activities. According to our results, respondents aged 65 years and over are strictest when it comes to the ethical perceptions. Our results also indicate that females are stricter with their ethical perceptions than the males. In addition, our study reveals that university graduates and those with upper secondary level are more willing to accept unethical behavior than their less educated counterparts. However, based on our results, income level is not as strongly associated with consumer ethical beliefs. These findings contribute to current theories of consumer research and consumer ethics. Furthermore, to our knowledge, our study was the first attempt to explore the consumer ethics among the whole population of Finland and across various socio-demographic groups.

Keywords

consumers, ethical beliefs, socio-demographic factors, survey

This research was supported by the Strategic Research Council of the Academy of Finland (decision number: 293103)

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1. Introduction and purpose

This study focuses on the consumers' attitudes toward unethical practices in Finland. Although the ethical beliefs of consumers have received considerable attention among researchers for several decades (e.g. Muncy & Vitell, 1992; Vitell & Muncy, 2005; Vitell et al., 2007; Vitell, 2015), consumer ethics studies in Finland are still scant (Uusitalo & Oksanen, 2004; Grunbaum, 1997). In fact, it is remarkable that consumer ethics have received considerably less attention in Finland than other issues related to consumer behaviour.

Muncy and Vitell (1992, p. 298), who can be regarded as the pioneers of consumer ethics studies, state that consumer ethics are the "moral principles and standards that guide behavior of individuals or groups as they obtain, use, and dispose of goods and services." In similar vein Swaidan (2012) states that consumer ethics is the study of what constitutes right or wrong conduct in consumer behavior.

There is general agreement that consumer ethics is an important field of research from both theoretical and practical perspectives (Schlegelmilch & Oberseder, 2010; Chowdhury & Fernando, 2014; Vitell, 2015). Much of the previous research on consumer ethics has examined the factors that influence consumers' ethical decision-making. For instance, researchers have tried to understand how the consumers' ethical perceptions and behavior are related to various psychographic factors or more general social and cultural aspects (see e.g. Polonsky et al., 2001; Lu & Lu, 2010; Chowdhury & Fernando, 2014; Steenhaut & van Kenhove, 2006).

One of the questions that previous studies have tackled is how consumers' ethical beliefs are related to certain socioeconomic and demographic characteristics. For example, Fullerton et al. (1996) showed that as age increases, the acceptance of potentially unethical behavior decreases. Erffmeyer et al. (1999), in turn, found that females are less willing to accept actively benefiting from both illegal

and questionable activities. Swaidan et al. (2003) found that more educated consumers reject unethical activities more likely than their less educated counterparts.

Although there are an increasing number of studies that have focused on the links between consumers' ethics and socio-demographic factors, there still appears the need for further research, at least for two reasons (Schlegelmilch & Oberseder, 2010). First of all, previous research on socio-demographic factors and ethics has produced mixed results; researchers have not achieved consensus on how the socio-demographic factors and ethical judgments are related (see e.g. Swaidan et al., 2006; Kit-Chun & Hung, 2005). Second, much of the consumer ethics research has been conducted in North America (see e.g. Vitell & Muncy, 1992; Vitell et al., 2001); as such, understanding the issue in the context of other continents and countries is still relatively limited.

Against this background, our aim is to further increase understanding of how certain socio-demographic factors such as gender, age and income level are related to the acceptance of unethical behavior in Finland. To be more specific, our goal is to shed light on the following questions:

- Do females have different ethical standards than males in Finland?
- Do elders have different ethical standards than youths in Finland?
- Do people with higher income level have different ethical standards than those with lower income level in Finland?
- Do people with higher education level have different ethical standards than those with lower education level in Finland?
- Do people who live alone have different ethical standards than those who live with someone else (e.g. with spouse or children) in Finland?

Finland is an interesting and exceptional context to study consumer ethics. First of all, consumer ethics studies in Finland are remarkably scarce. In fact, to our knowledge, there has been no previous attempt to study the consumer ethics among the whole population of Finland. Second, Finland is listed as one of the least corrupt countries in the world (Transparency International, 2016), and Finland is also known for its high-class education system, civil liberties, and social welfare (see Finland.fi, 2015; Visit Finland, 2015). In 2010, Finland was chosen as the best country in the world (Newsweek, 2010). Although Finland can be seen as a country and society with high living standards in many ways, it is unclear that how well these more general structural and cultural characteristics of Finland are in line with individual level ethical perceptions. Therefore, Finland forms largely unexplored research context that can add new insights and value to consumer ethics discussion.

The article is organized as follows: First, we review prior theory and research related to ethical beliefs. Following this, we provide the details of our research context, sample, measures and analysis. We conclude by discussing the results and implications for researchers.

2. Theoretical background

For the purpose of this study, we adopt Muncy and Vitell's (1992) Consumer Ethics Scale (see also Vitell et al., 1991; 2007; Vitell, 2015). The Consumer Ethics Scale is designed to measure consumers' beliefs regarding certain right-versus-wrong decisions. Although Muncy and Vitell's (1992) original scale was developed in the U.S, the scale is used in several of other studies including many cross-cultural ones (e.g., Erffmeyer et al., 1999; Lu & Lu, 2010; Rawwas, 1996).

The original Consumer Ethics Scale consists of four distinct dimensions (Vitell et al., 1991; 2007; Muncy & Vitell, 1992; Vitell, 2015):

1. Active dimension: actively benefiting from illegal activities
2. Passive dimension: passively benefiting at the expense of the seller
3. Questionable dimension: actively benefiting from deceptive practices
4. No harm dimension: "no harm, no foul" activities.

The first dimension refers to actions that are initiated by the consumer and that are almost universally perceived as illegal. Vitell (2015) states that in this dimension, the consumer must actively and consciously decide to engage in the questionable behavior. In the second dimension, the consumer takes advantage of a seller's mistake and does not inform the seller or correct the situation (e.g., getting too much change and not saying anything) (Vitell, 2015). The third dimension involves self-initiated actions that are questionable but not illegal. Muncy and Vitell (1992) state that in this dimension, the consumer in some way deceives the seller (e.g., returns a product to a retailer; claims that it was a gift when it was not). The fourth dimension includes actions that may be perceived as unethical by some individuals although they do not cause direct harm to anyone (e.g., buying counterfeit products instead of the original manufacturers' brands) (for more detail, see for example Muncy & Vitell, 1992; Vitell & Muncy, 1992; 2005; Vitell, 2015; Erffmeyer et al., 1999; Lu & Lu, 2010).

In their study Vitell and Muncy (1992) found that consumers are more likely to accept passive unethical behavior than active unethical behavior, although both actions are considered to be wrong (see also Vitell, 2015). As Swaidan et al. (2006) argue, consumers appear to think that as long as they do not initiate the activity, the activity is not wrong. In addition, Vitell and Muncy (1992) found that those actions that are considered to be the most unacceptable seem to be the ones where the consumer is actively benefiting at the expense of the seller. Activities perceived as not being unethical at all tend to be activities that involve the copying of intellectual property

such as software or movies (see also Swaidan et al., 2006; Vitell et al., 2007; Lu & Lu, 2010). Swaidan et al. (2003), in turn, argue that many consumers may think that as long as the act is legal, then it is not really unethical.

There is a significant amount of research identifying factors that influence consumers' ethical perceptions and behavior (e.g. Polonsky et al., 2001; Lu & Lu, 2010). Within this evolving research area, there are several studies indicating that consumers' ethical beliefs may be related to certain socio-demographic characteristics (see e.g. Muncy & Vitell, 1992; Erffmeyer et al., 1999; Swaidan et al., 2006). For example, Muncy and Vitell (1992) have found that the individuals with the strongest ethical concerns appear to be older individuals with lower levels of both education and income.

3. Hypotheses development

Several studies have argued that females are more concerned with ethical issues than males. For example, Erffmeyer et al. (1999) found that females are less willing to accept ethically inappropriate consumer behavior. Rawwas (1996) has also argued that females tend to be more ethical than males when evaluating questionable consumer practices. In similar vein Lu and Lu (2010) revealed that females tend to be somewhat more ethical than males. In contrast, Swaidan et al. (2006) found that gender is not a significant determinant of any questionable consumer behavior (see also Swaidan et al., 2003). Also Fullerton et al. (1996) could not find significant relationship between gender and ethical beliefs. Although there is no general agreement on how the gender is related to ethical beliefs, this study expects that:

H1: Females will be less tolerant of unethical consumer activities than male counterparts.

Many studies have found that age is significant predictor of consumer ethical beliefs (see e.g. Muncy & Vitell, 1992). For example, Fullerton et al. (1996) showed that as age in-

creases, the acceptance of potentially unethical behavior decreases. Erffmeyer et al. (1999) have revealed that younger consumers tend to be more unethical than other age groups whereas older consumers are typically most idealistic. Also Swaidan et al. (2003) have argued that older consumers tend to be more ethical. However, Swaidan et al. (2006) found that age is not directly a significant determinant of any type of questionable activities. Although there are at least partly mixed results concerning how the age is related to ethical beliefs, this study expects that:

H2: Elders will be less tolerant of unethical consumer activities than their younger counterparts.

There are studies that indicate that higher income is associated with approval of unethical behavior (Wang & Murnighan, 2014). As Wang and Murnighan (2014) state that increases in monetary outcomes may encourage a self- rather than an other-oriented focus. Also Fullerton et al. (1996) revealed that people with the highest income group are very likely to accept the various potentially unethical behaviors. Furthermore, Fullerton et al. (1996) found that people with the lowest income group are most likely to find potentially unethical behavior as totally unacceptable. Based on above, this study expects that:

H3: People with lower income level will be less tolerant of unethical consumer activities than their counterparts with higher income level.

Education level is argued to be also another significant predictor of ethical beliefs. For example, Swaidan et al. (2003) found that more educated people reject unethical activities more likely than their less educated counterparts. Also Swaidan et al. (2006) received partial support for their hypotheses that persons with higher levels of education will be less tolerant of questionable consumer activities than their counterparts with lower levels of education. However, Fullerton et al.

(1996) found that those who have attained more formal education are more accepting of the questionable behaviors. Although there are at least partly mixed results concerning how the education is related to ethical beliefs, this study expects that:

H4: People with higher education level will be less tolerant of unethical consumer activities than their counterparts with lower level of education.

To our knowledge, living status has not been connected to ethical beliefs in previous studies. However, there are some studies that have analyzed how the marital status is related to ethical beliefs. For example, Swaidan et al. (2003) found that married consumers reject questionable activities more than single consumers. Also studies by Auger et al. (2003) and Roberts (1995) indicate that married consumers are more likely to behave ethically. On the other hand, Erffmeyer (1999) found that married consumers' willingness to passively benefit from the mistakes of others is significantly higher than single respondents. Doran (2009), in turn, found that there is no relationship between marital status and ethical consumer behavior. Although there is not that much research concerning how the living status is related to ethical beliefs, this study expects that:

H5: People who live with spouse, children or someone else will be less tolerant of unethical consumer activities than their counterparts with living alone.

4. Methodology

Sample

Survey was conducted in October 2015 in Finland. The sample was randomly drawn among the adult population of Finland (mainland). A total of 3500 questionnaires and self-addressed pre-paid envelopes were mailed to Finnish citizens. Out of 3500 questionnaires,

Table 1. Characteristics of the respondents

	% (N =976)
GENDER	
<i>Female</i>	59.9
<i>Male</i>	40.1
AGE	
<i>Under 26</i>	12.7
<i>26-35</i>	12.4
<i>36-45</i>	12.8
<i>46-55</i>	14.0
<i>56-65</i>	22.4
<i>Over 65</i>	25.8
INCOME QUARTILE	
<i>1st (lowest) 2900 € or less</i>	34.4
<i>2nd 2901 – 3900 €</i>	15.2
<i>3rd 3901 – 5900 €</i>	27.1
<i>4th (highest) 5901 € or over</i>	23.3
LIVING STATUS	
<i>Alone</i>	20.8
<i>With parents</i>	4.1
<i>With partner</i>	50.0
<i>Partner & kids</i>	20.3
<i>Single parent</i>	2.8
<i>Other arrangement</i>	2.0
EDUCATION	
<i>Primary school</i>	16.2
<i>Vocational school</i>	36.7
<i>Upper secondary school</i>	13.4
<i>University/polytechnic degree</i>	29.1
<i>Academic post graduate degree</i>	4.6

976 (27.9%) usable responses were returned. Table 1 lists the detailed demographics of the respondents. When comparing to the demographic proportions of the Finnish population, the sample overemphasizes to some degree women, elder people and those with university degree (OSF 2016). The similar bias has been often reported when using survey as research instrument, at least in Finland (Alastalo 2005).

Measures

Consumer ethical beliefs were measured by using Muncy and Vitell's (1992) Consumer Ethics Scale. This scale has been used and validated by various studies (e.g., Erffmeyer et al. 1999; Lu & Lu 2010; Rawwas 1996; Vitell & Muncy 1992). This scale is designed to measure respondents' beliefs regarding situations or actions that have ethical implications. Respondents of the survey were instructed to rate whether they perceived these situations or actions as ethically wrong (unethical) or not wrong (ethical) on a 5-point scale (see Appendix 1). The reliabilities of the four dimensions of the consumer ethics scale were as follows: active activities (6 items; Cronbach's Alpha = 0.754), passive activities (3 items; Cronbach's Alpha = 0.889), questionable activities (4 items; Cronbach's Alpha = 0.810) and no harm activities (5 items; Cronbach's Alpha = 0.827).

Gender had values 1) female and 2) male. *Age* was measured as continuous variable (year of birth) that was categorized to 6 age groups as follows: a) under 26, b) 26–35, c) 36–45, d) 46–55, e) 56–65, and f) over 65. It should be noted that there was a substantial share of missing values for age (13,4%).

Living status had six categories. It had the following categories: a) living alone, b) living with parents, c) living with a spouse, d) living with a spouse and child(ren), e) living with children (single parent household), and f) other living arrangement.

Education indicated respondent's highest level of education and it had the following categories: a) primary/comprehensive school, b) vocational school, c) matriculation (upper secondary school), d) university/polytechnic, e) academic post graduate diploma.

Income was measured as total monthly gross income of the household. The initial categorization had 10 categories roughly with 1000 euros intervals (the median income category was 3901–4900€), but for the analyses, the income brackets were recoded to approximate income quartiles. The income quartile

categories are thus: a) 2900 euros or less, b) 2901 to 3900 euros, c) 3901 euros to 5900 euros, d) over 5900 euros. Due to the fact that the original measure was categorized, the quartiles produced are rough approximates.

Data analysis

Data analysis utilizes analysis of variance (ANOVA) to test the differences between certain demographic groups across ethical beliefs. In Table 2, we present the unadjusted means and the coefficients (F-values, Eta squared and p-values) produced by the ANOVA procedure for each studied independent variable across the four ethical scales (CE1–CE4). To assess the within-group differences, the boundaries for 95 percent confidence intervals are presented (CI 95%), too. In Table 3 we show the adjusted models. There, age and gender are controlled for the effects of all the other independent variables, and means and estimates on effect sizes are presented. There, Eta squared measures the effects of each independent variable, and R² estimates the effect size of the full model. Eta squared measures the impact of each measured variable to the dependent variable.

Generally speaking, our empirical findings indicate that Finnish consumers have relatively high ethical standards along all the four dimensions. In particular, Finnish consumers were very strict regarding the illegal activities (CE1; mean 1.25). "No harm, no foul" activities (CE4; mean 2.70), in turn, were considered least unethical, although still perceived as relatively wrong conduct.

From a gender perspective, Finnish female consumers were stricter with their ethical perceptions than the male. The only dimension where no statistical significance between the genders was found was "no harm, no foul" (CE4).

When age comparisons were made, younger consumers were most willing to accept unethical behavior along all the four dimensions. In particular, consumers under 26 years tended to be more unethical than

Table 2. Results of analysis of variance (ANOVA) regarding 4 dimensions of Consumer Ethics (CE1–CE4). Unadjusted means (M), Confidence Intervals 95% (CI 95%), F-values, Eta² and significance (p).

	CE1		CE2		CE3		CE4	
	M	(CI 95%)	M	(CI 95%)	M	(CI 95%)	M	(CI 95%)
TOTAL	1.25	(1.22-1.27)	1.77	(1.71-1.83)	1.72	(1.67-1.77)	2.70	(2.64-2.77)
Gender		F 21.65*** Eta ² 0.02		F 7.4** Eta ² 0.01		F 43.92*** Eta ² 0.04		F 2.45(ns) Eta ² 0.00
<i>Female</i>	1.19	(1.17-1.22)	1.70	(1.63-1.77)	1.58	(1.52-1.63)	2.66	(2.57-2.74)
<i>Male</i>	1.32	(1.27-1.38)	1.87	(1.77-1.97)	1.92	(1.83-2.01)	2.76	(2.65-2.87)
AGE		28.52*** Eta ² 0.15		76.78*** Eta ² 0.32		28.66*** Eta ² 0.15		58.27*** Eta ² 0.26
<i>Under 26</i>	1.64	(1.54-1.75)	2.86	(2.65-3.07)	2.21	(2.06-2.38)	3.52	(3.38-3.66)
<i>26-35</i>	1.37	(1.28-1.45)	2.30	(2.12-2.48)	2.20	(2.02-2.38)	3.38	(3.23-3.52)
<i>36-45</i>	1.31	(1.22-1.40)	2.06	(1.89-2.23)	1.93	(1.77-2.09)	3.09	(2.92-3.25)
<i>46-55</i>	1.18	(1.12-1.24)	1.66	(1.53-1.80)	1.62	(1.49-1.77)	2.62	(2.45-2.79)
<i>56-65</i>	1.16	(1.11-1.21)	1.46	(1.36-1.55)	1.57	(1.46-1.68)	2.48	(2.33-2.61)
<i>Over 65</i>	1.13	(1.08-1.18)	1.28	(1.21-1.35)	1.38	(1.30-1.47)	2.10	(1.98-2.21)
INCOME QUARTILE		1.35(ns) Eta ² 0.00		2.26^ Eta ² 0.01		1.95(ns) Eta ² 0.01		4.08** Eta ² 0.01
<i>1st (low)</i>	1.28	(1.23-1.33)	1.79	(1.69-1.90)	1.68	(1.59-1.77)	2.65	(2.54-2.77)
<i>2nd</i>	1.19	(1.14-1.25)	1.61	(1.48-1.74)	1.65	(1.52-1.79)	2.50	(2.33-2.67)
<i>3rd</i>	1.25	(1.19-1.31)	1.74	(1.63-1.85)	1.72	(1.62-1.82)	2.78	(2.66-2.90)
<i>4th (high)</i>	1.22	(1.18-1.28)	1.86	(1.73-1.99)	1.83	(1.71-1.94)	2.85	(2.71-2.98)
LIVING STATUS		12.82*** Eta ² 0.06		22.18*** Eta ² 0.11		9.29*** Eta ² 0.05		13.74*** Eta ² 0.07
<i>Alone</i>	1.31	(1.25-1.39)	1.85	(1.71-1.99)	1.72	(1.61-1.84)	2.69	(2.54-2.84)
<i>With parents</i>	1.57	(1.43-1.72)	2.74	(2.38-3.11)	2.06	(1.81-2.31)	3.48	(3.20-3.75)
<i>With partner</i>	1.18	(1.15-1.22)	1.54	(1.47-1.61)	1.57	(1.51-1.64)	2.50	(2.41-2.59)
<i>Partner & kids</i>	1.25	(1.20-1.31)	2.01	(1.88-2.14)	1.97	(1.84-2.09)	3.00	(2.87-3.15)
<i>Single parent</i>	1.15	(1.04-1.26)	1.85	(1.52-2.18)	1.90	(1.55-2.26)	2.93	(2.57-3.28)
<i>Other arrangement</i>	1.72	(1.40-2.06)	2.58	(1.95-3.20)	2.14	(1.63-2.66)	3.18	(2.73-3.63)
EDUCATION		2.02^ Eta ² 0.01		11.42*** Eta ² 0.05		8.22*** Eta ² 0.03		17.86*** Eta ² 0.07
<i>Primary</i>	1.18	(1.13-1.28)	1.44	(1.32-1.56)	1.45	(1.36-1.56)	2.28	(2.12-2.44)
<i>Vocational</i>	1.23	(1.18-1.28)	1.70	(1.60-1.80)	1.68	(1.59-1.76)	2.55	(2.44-2.66)
<i>Upper secondary</i>	1.31	(1.24-1.33)	2.06	(1.87-2.24)	1.77	(1.64-1.91)	2.99	(2.83-3.15)
<i>University/ Polytechnic</i>	1.28	(1.23-1.33)	1.93	(1.83-2.04)	1.90	(1.80-2.00)	2.98	(2.88-3.10)
<i>Post graduate</i>	1.21	(1.09-1.33)	1.61	(1.38-1.84)	1.59	(1.34-1.84)	2.61	(2.32-2.89)

Note: CE1) Consumer ethics dimension 'Active'; CE2) Consumer ethics dimension 'Passive', CE3) Consumer ethics dimension 'Questionable'; CE4) Consumer ethics dimension 'No Harm, No Foul'. The scale for CE's ranges from 1 to 5 (1 = totally wrong; 5 = not at all wrong). Ns= not significant.. *p<0.05; **p <0.01; ***p<0.001, ^p= 0.05-0.10.

other age groups. In contrast, the oldest cohort (over 65) was strictest with their ethical perceptions along all dimensions.

Income, on the other hand, showed less consistent pattern, and it was not at all as strongly associated with consumer ethics dimensions. "No harm, no foul" dimension (CE4) was the only one where income played a role. There, higher income groups were more inclined to demonstrate unethical conduct.

Very small statistical significance was found between education and actively benefitting unethical conduct (CE1). However, the other ethical dimensions (CE2-CE4) associated strongly with education. The association was not linear though: upper secondary level and university graduates were most unethical in this respect. Closer investigation within age groups reveal that the less age difference the consumers have, the more their attitudes resemble each other.

Living status did associate with consumer ethics, mostly so that those who live with their parents or in some unusual arrangement were least ethical. These findings may actually point towards age (or life-cycle) effect rather those of the actual household composition or marital status. In all dimensions those who are in a relationship (with no kids) were more ethical than those who live alone. When families with children are considered, the single parent households show stricter ethical concerns than those with two parents. Across the household types the families with children tended to be more unethical than those without.

The respective relevance of studied factors on ethical beliefs can be assessed through the Eta squared coefficients. The information provided by the Eta squared can be interpreted as indicating the percentage of variance each main effect has on the observed variance in the dependent variable. (Tabachnick and Fidell, 2001). The discussion on the interpretation of the eta squared effect sizes are oftentimes based on benchmarks suggested by Cohen (1988). Eta squared values around 0.01-0.02 are considered to have only a small effect,

values up to 0.06 to be of medium effect and values above 0.14 (or sometimes even above 0.08) are considered large (Lakens, 2013).

The F values and Eta squared coefficients for unadjusted models presented in Table 2 indicate that age is relevant for each consumer ethic dimension (Eta² values 0.15-0.32). Furthermore, gender is relevant for CE1-CE3 (eta2 values being rather modest, at 0.00-0.04), as well as living status for each dimension (especially relevant according to Eta² 0.11 for CE2). Education has a small statistical effect on the CE2-CE4 (Eta2 values 0.01-0.07). Income quartile has a small statistical effect only on CE4 (Eta² 0.01).

Next, in order to find which factors account most for various ethical beliefs, we need to take a closer look into the adjusted models (Table 3). In addition to eta2 used above, we also use coefficient of determination (R²) to estimate the relative effect of each socio-demographic factor to unethical scales. Further analyses showed that when all studied factors were controlled in the same model, only age and gender had statistical significance (the values for other factors are not shown here). This was the case in all four ethical scales.

Active unethical behavior (CE1) is clearly least explained by the socio-demographic factors. The full model only explains 15.7 percent of the variation observed in the CE1 dimension. It is likely that this dimension is more dictated by factors that are rooted to individual's moral and psychological features (see for example Kahn, 1990) as it refers to actively benefitting of one's own unethical conduct.

Passive unethical behavior (CE2) and behavior inflicting no harm (CE4), on the other hand, seem to be very much affected by the studied factors according to R² coefficient (30.8 and 25.3 respectively). Questionable unethical conduct (CE3) is affected by the studied factors to a slightly lesser degree (R² 19.3).

Across the ethical dimensions age has the most impact (partial eta2 values vary between 0.27 and 0.12). The effect of gender is signifi-

cant, but yet to a smaller degree than that of age. The impact of gender is clearly affected by controlling the other socio-demographics. In unadjusted model the fourth dimension (CE4) was not differentiated by gender, yet the effect of gender becomes visible after controlling other factors (see Table 3).

In sum, only one of five hypotheses was fully supported. Full support was found for H2, as elders are less tolerant with all the measured unethical consumer activities (CE1, CE2, CE3, and CE4) more than their younger counterparts. H1 was mostly supported, as female reject active (CE1), passive (CE2) and questionable (CE3) activities more than their male counterparts. H3 was only partly supported, as higher income groups are more inclined to demonstrate unethical conduct when “no harm, no foul” activities (CE4) are considered. The effect of income was however reduced in the adjusted models. H5 was also only partly supported, as those who are in a

relationship (with no kids) were more ethical than those who live alone across all the studied unethical activities (CE1, CE2, CE3, and CE4). Again, when other demographic factors were controlled, living arrangement showed no statistical significance. H4 was not supported. In fact, our results indicate that less educated consumers are more ethical than their more educated counterparts. This finding is also conditioned by other factors: when other socio-demographics were taken into account the effect of education diminished.

5. Conclusions and discussion

In this study, our aim was to increase understanding of Finnish consumers’ ethical beliefs. In particular, we were interested in to study how the acceptance of unethical behavior varies between various socio-demographic groups such as gender, age and income level. We approached our research question by conducting cross-sectional survey in Finland in

Table 3. Adjusted ANOVA models regarding 4 dimensions of Consumer Ethics (CE1–4). Adjusted means (M) and 95% confidence intervals (CI 95%) for age and gender when education, income and living status are controlled, significance (F and P values) and impact (Eta² and adjusted R² for model)

	CE1		CE2		CE3		CE4	
	M	(CI 95%)	M	(CI 95%)	M	(CI 95%)	M	(CI 95%)
TOTAL	1.25		1.77		1.72		2.70	
AGE		F 23.39*** Eta2 0.13		F 57.74*** Eta2 0.27		F 20.46*** Eta2 0.12		F 38.66*** Eta2 0.20
Under 26	1.66	(1.57-1.74)	2.84	(2.67-3.00)	2.24	(2.08-2.40)	3.53	(3.34-3.72)
26-35	1.38	(1.29-1.47)	2.29	(2.12-2.45)	2.17	(2.01-2.33)	3.38	(3.19-3.56)
36-45	1.31	(1.23-1.39)	2.04	(1.88-2.20)	1.91	(1.75-2.06)	3.07	(2.89-3.25)
46-55	1.21	(1.13-1.29)	1.68	(1.53-1.83)	1.63	(1.48-1.78)	2.61	(2.43-2.78)
56-65	1.18	(1.12-1.25)	1.48	(1.35-1.60)	1.62	(1.49-1.74)	2.54	(2.39-2.68)
Over 65	1.14	(1.08-1.21)	1.32	(1.20-1.45)	1.45	(1.33-1.57)	2.21	(2.07-2.35)
GENDER		F 25.12*** Eta2 0.03		F 13.61*** Eta2 0.02		F 53.53*** Eta2 0.06		F 9.70** Eta2 0.01
Female	1.24	(1.19-1.28)	1.83	(1.74-1.92)	1.63	(1.55-1.72)	2.79	(2.69-2.88)
Male	1.39	(1.34-1.44)	2.05	(1.94-2.15)	2.04	(1.94-2.14)	2.99	(2.87-3.10)
R2	15.7		30.8		19.3		25.3	

Note: CE1) Consumer ethics dimension ‘Active’; CE2) Consumer ethics dimension ‘Passive’, CE3) Consumer ethics dimension ‘Questionable’; CE4) Consumer ethics dimension ‘No Harm, No Foul’. The scale for CE’s ranges from 1 to 5 (1 = totally wrong; 5 = not at all wrong). Ns= not significant. *p<0.05; **p <0.01; ***p<0.001, ^p= 0.05–0.10.

October of 2015. For the purpose of this study, we adopted empirically tested Consumer Ethics Scale proposed by Muncy and Vitell (1992). This scale is designed to measure consumers' beliefs regarding particular right-versus-wrong decisions.

In general, our empirical findings indicate that Finnish consumers have relatively high ethical standards. In particular, Finnish consumers are very strict when it comes to the illegal activities. This result is in line with several previous studies (see e.g. Vitell & Muncy, 1992; Vitell et al., 2007; Rawwas, 1996). "No harm, no foul" activities, in turn, are considered to be least unethical among the Finnish consumers. This result is also in line with previous studies. For example, Swaidan (2012) found that most consumers perceive "no harm, no foul" activities as not resulting in any harm and, therefore, many consumers see them as acceptable actions. In similar vein Rawwas (1996) found out in his study that "no harm, no foul" practices are viewed as the least unethical practices by consumers. However, to assess to what extent the beliefs of the Finnish consumers are up to par cross-nationally, further studies, in the Northern Europe countries and elsewhere, would be needed.

When it comes to the question how Finnish consumers' ethical beliefs are related to certain socio-demographic characteristics, the following conclusions can be drawn from our findings.

First of all our study indicates that females are stricter with their ethical perceptions than males. Our second finding indicates that younger individuals are most willing to accept unethical behavior along all the four dimensions. In particular, individuals under 26 years tended to be more unethical than other age groups. As a third finding our study shows that income level is not as strongly associated with consumer ethical beliefs. Only for "no harm, no foul" dimension, income plays a role in a way that the higher income groups are more inclined to demonstrate unethical con-

duct. Fourth finding is that individuals over 65 years are strictest when it comes to the ethical perceptions along all the four dimensions. As fifth finding our study reveals that those who live with their parents or in some unusual arrangement are least ethical as far as individuals' living status is considered. Sixth finding indicates that university graduates and those with upper secondary level are more willing to accept unethical behavior than their less educated counterparts.

Generally speaking, our results are relatively well in line with previous findings. In particular, as previous studies have already stated, gender and age can be regarded as factors that have a relatively strong connection to consumers' ethical judgments (see e.g. Muncy and Vitell, 1992). For example, Erffmeyer et al. (1999) have found that females are less willing to accept unethical consumer behavior than males. Fullerton et al. (1996), in turn, have showed that as age increases, the acceptance of potentially unethical behavior decreases.

The one result that raises a clear question mark is how respondents' education is related to their ethical beliefs. Our study indicates that those with lower level education have higher ethical standards than those with higher education. Although the effect diminishes when other factors are controlled for, this finding at least partly against findings in previous studies that have indicated more educated consumers typically making more ethical decisions. For example, Swaidan et al. (2003) showed that more educated consumers reject questionable activities more likely than their less educated counterparts. On the other hand, Fullerton et al. (1996) found that those who have attained more formal education are more accepting of the unethical behavior. Because of these mixed results, further research is still needed to examine the relationship between education and consumer ethical beliefs.

Another general contribution can be drawn from our results. Consumers' ethical

beliefs are connected to socioeconomic status at least to some extent. Based on our findings it seems that ethical perceptions are related to social classes in a way that higher socioeconomic statuses (respondents with high relative income and high level of education) are more inclined to demonstrate unethical conduct than lower socioeconomic statuses (low relative income and lower level of education). Muncy and Vitell (1992) suggested similar interpretation in their study. Based on their results, they anticipated that higher social classes seem to show less ethical concerns than those in lower social classes. However, further research focusing on social position is needed to examine the relationship between various social classes and consumer ethics.

For policymakers, the results of this study have revealed interesting insights into Finnish consumers from an ethical perspective. In particular, our study has demonstrated how consumers' ethical beliefs are related to certain socio-demographic characteristics. In fact, to our knowledge, this was the first attempt to study the consumer ethics among the whole population of Finland and across various socio-demographic groups.

For business managers, our results are a clear reminder of the fact that Finnish consumers have relatively high ethical standards, and firms cannot ignore ethical issues in their business activities. In particular, females and elders are very conscious consumers when it comes to the ethical matters. However, as Carrigan and Attala (2001) state, consumers might be ethical only selectively, and there can be so-called attitude-behavior gap. This means that although consumers express willingness to conduct in ethical way, the reality is that ethics might not be the most dominant criteria in the their decision-making.

6. Limitations and future research

There are some limitations that suggest caution in assessing our findings. As Erffmeyer et al. (1999) state, one critical issue is the possi-

bility of a substantial social desirability bias (see also Marlowe and Crowne, 1964). This kind of a bias involves responses that are based not on what the individual “truly” believes, but on what he or she thinks to be the socially appropriate answer. However, this problem can be countered through a careful design and application of self-filling questionnaires.

It should be also noted that the characteristics of the Finnish society, culture and lifestyle may explain the findings of the present study to some extent. In particular, Finland can be regarded as a country with relatively high ethical standards as far as the Corruption Perceptions Index is concerned (Transparency International, 2016). Therefore, the authors hope that this research will be replicated in other countries so that our understanding of the ethical beliefs of consumers is further enhanced.

In future studies, more advanced analysis techniques such as structural equation modelling could also be used to determine relationships between various factors and ethical beliefs. In addition, for further study, we argue that there is a need for qualitative empirical studies to obtain a clearer understanding of the consumers' ethical beliefs. These in-depth qualitative studies could reveal issues that would enable more thorough operationalization of the concepts linked to consumer ethics. In particular, there is a need to understand how the various psychological, social and cultural factors are linked to ethical beliefs. For example, it would be interesting to explore how the empathy, happiness, religiousness or various peer groups are related to ethical perceptions and behavior.

While this study adds new insights and value to consumer ethics discussion by exploring the differences in consumer ethics across various socio-demographic groups, much research is to be done to develop the current theories and scales on consumer ethics.

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Appendix 1

Consumers' Ethical Beliefs (Muncy & Vitell 1992; Vitell & Muncy 1992, 2005; Vitell et al., 2007), measured at 5-point Likert scale ranging from 1 = "I consider this to be totally wrong" to 5 = "I do not consider this being wrong at all":

Active Dimension

1. Changing price-tags on merchandise in a retail store.
2. Drinking a can of soda in a store without paying for it.
3. Reporting a lost item as 'stolen' to an insurance company in order to collect the insurance money.
4. Giving misleading price information to a clerk for an unpriced item.
5. Using a long distance telephone access code that does not belong to you.
6. Returning damaged goods when the damage was your own fault.

Passive Dimension

1. Getting too much change and not saying anything.
2. Lying about a child's age in order to get a lower price.
3. Saying nothing when a waitress miscalculates a bill in your favor.

Questionable Dimension

1. Using an expired coupon for merchandise.
2. Returning merchandise to a store by claiming it was a gift when it was not.
3. Not telling the truth when negotiating the price of a new automobile.
4. Stretching the truth on an income tax return.

No Harm Dimension

1. Copying computer software or games that you did not buy.
2. Returning merchandise after buying it and not liking it.
3. Spending over an hour trying on clothing and not buying anything.
4. Downloading music from the Internet instead of buying it.
5. Buying counterfeit goods instead of buying the original manufacturers' brands.