

## **Investigating the Ethical Beliefs of Pakistani Consumers: An Exploratory Approach**

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*Recently, ethical issues of the consumers have taken enormous attention of the researchers and marketers. Owing to unethical consumer practices of the Pakistani consumers, this study has attempted to investigate and examine the factors that govern the unethical behavior of Pakistani consumers by using the principal component factor analysis with varimax rotation. Using the simple random technique on the selection of various universities, 320 self-administered questionnaires were completed by the students.*

*The results show that three core factors: perception of the activity as legal or not, whether seller or the buyer is at fault or not, and whether the seller is at the direct harm or not (Muncy & Vitell, 1992) affect the ethical judgments of the consumers. Furthermore, the results of this study discover the vital role of opinion leaders who shape and change the existing beliefs and attitudes of Pakistani consumers.*

*Not surprisingly, the buying of counterfeit CD's are illegal in Pakistan but Pakistani consumers strongly negate it, and favor it as if it had never been illegal. It is very interesting to note that the Pakistani consumers hold mix sort of ethical judgments in relation to their personal attitudes.*

**Keywords:** Ethical Beliefs, Pakistani consumers, principal component factor analysis.

**Field of Research:** Consumer Behavior-Marketing

### **1. Introduction**

In the best of worlds, consumers would taken illegal activities as unethical, deal honestly with the sellers & other people, and not actively or passively benefit at the expense of others. But then there's the real world. And in the real world, consumers, do exhibit unethical behaviors, do not treat illegal activities as unethical, cheat each other & sellers, get benefit at the expense of others and do not believe that the illegal activities are unethical. The moral rules, values, and standards that guide consumers in selecting, purchasing, using and disposing of goods or services in a socially responsible and acceptable manner refers to the consumer ethics (Muncy & Vitell, 1992).

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It's hard to put a figure on the cost of losing ethical beliefs, but such losses can create complexities for the businesses and ultimately for the consumers. Unethical consumer behavior against sellers significantly harms the profits and the market morale (Steenhaut, 2006). Sometimes consumers deliberately return goods for reasons other than actual faults in the product (King and Dennis, 2006). These unethical behaviors damage the business profits by more than 10% (King, 2004). Consumers' unethical behaviors may be the result of low ethical standards they hold. Consumers when making ethical judgments sometimes hold double standards. Their expectations from the business regarding standards tend to be higher than themselves (Vitell *et al*, 1991).

Unfortunately, it is the neglected discipline to investigate in consumer research (Cooper, Martin and Holbrook, 1993; Holbrook, 1994). Consumer ethics has been relatively more investigated in United States and less in Asia (Chan *et al*, 1998., Erffmeyer *et al*, 1999., Polonsky *et al*, 2001). Little attention had been given to the Asian consumers with respect to moral and ethical belief system. In fact, no study could be identified that deals specifically with Pakistani consumers. The present study has selected consumers in Sindh, Pakistan to investigate ethical beliefs.

The second part of the paper discusses about literature review on the consumer ethical behavior. Third part explains the data collection technique as well as methodology of analysis. Results and discussions are given in the fourth part of the paper. Fifth part concludes the paper and mentions its limitations.

### 2. Literature Review

Plenty of the research has been made on ethics in the market place in the sellers and consumers perspectives. As a matter of fact, great deal of the research is done on the sellers' side but few studies are found on the ethical issues of the consumers' side.

Bateman & Valentine (2010) investigated the undergraduate students of Midwestern University USA and study indicated that women behave more ethically than men. In the words of Liu *et al* (2009) "When consumers are more receptive to a set of actions that may be deemed inappropriate by moral principles, they are more likely to engage in unethical behaviors. However, when consumers perceive their misconduct as possibly damaging to the relationship developed with the seller, they tend to refrain from unethical behaviors". According to Brunk (2010) if consumers' have perceived negative notions about a company or product they develop ethical beliefs about them.

Brinkmann & Peattie (2008) investigated the consumer idealism and attempted to understand the social responsibility from the view of consumer citizenship, political consumerism and consumer decision-aking. The study emphasized on the relationship of consumer ethics and marketing ethics. Kulik *et al* (2008) examined the structural factors that may bring about the emergence and spread of an individual's ethical & unethical behavior within organizations.

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Marketing activities have great impact on the ethical behavior of consumers. Herington and Weaven (2007) stated, "The perception of unethical behavior is more likely to be a product of the visible nature of marketing activities to the consumers". Cui *et al* (2005) tested idealism and relativism on the societies of Austria, Britain, Brunei, Hong Kong, & USA by using the confirmatory factor analysis and multi-group; but equivalence was found only in USA, Britain and Brunei. Ethical behavior differs among different cultures. According to Srnka *et al* (2007) even in Europe there are people differing in culture thus differing in perception about ethics.

Musical, Movies and software piracy is a common practice and the protectionist measures are often overtaken by un-ethical consumers and have no impact over the behavior of such consumers, thus these measures are not effective. (Chatzidakis & Mitussis, 2007). McGregor (2006) suggests that people are not aware about what is ethical and what is immoral and further he says that the differences in the cultures of different people makes it even difficult to understand these terms in this diverse and Globalized village.

Al-Wugayan & Rao (2004) examined the effect of Customer-Retailer Relationship and outcomes of unethical behavior on the evaluation of questionable actions; and the factors connected to Ethically Questionable Behavior. The will of the consumer determines the business ethics and obstacles to ethical consumption (Uusitalo & Oksanen, 2004).

One study carried out on African Americans by Swaidan *et al* (2003) showed those consumers who made high score on idealism scale are likely to reject illegal, active and passive questionable activities. Furthermore, it revealed that relativism had no relationship with illegal, active and passive activities.

Religiosity is an indirect factor of consumer ethics as it has significant effect on idealism and relativism (Vitell & Paolillo, 2003). Mitchell & Chan (2002) constructed an exploratory index of 50 unethical activities to assess the degree of UK consumers' aberrant behavior. Ethical standards are same both in business and non-business students (Tse & Au, 1997).

Rallapali *et al* (1994) found that consumers with high autonomy, innovative and aggression have less ethical beliefs. Muncy & Vitell (1992) investigated the ethical beliefs of the consumers from Egypt and Lebanon and results revealed that Lebanese consumers are more Machiavellian and less idealistic than Egyptian consumers.

### 3. Data & Methodology

Self-administered questionnaires were completed by 320 full time management sciences students enrolled in BBA, MBA, and MS/PhD programs, studying in eight (08) different universities of Sindh recognized by the higher education commission (HEC) Pakistan on the basis of simple random sampling technique.

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Questionnaires were distributed to the students in the respective libraries of the universities, using the method of one (01) in four (04). The study was conducted in the month of February when there were no examinations that might bias the results of the study.

<b>TABLE # 1</b>					
<b>Demographic Characteristics of the Respondents</b>					
	<b>Frequency</b>	<b>%</b>		<b>Frequency</b>	<b>%</b>
<b>GENDER</b>			<b>ANNUAL HOUSEHOLD INCOME</b>		
Male	211	65.90	Below Rs.50,000	41	12.80
Female	109	34.10	Rs.50,001 to Rs.100,000	42	13.10
			Rs.100,001 to Rs.150,000	45	14.10
<b>AGE</b>			Rs.150,001 to Rs.200,000	33	10.30
Below 21years	47	14.70	Rs.200,001 to Rs.250,000	44	13.80
21-25years	230	71.90	Rs.250,001 to Rs.300,000	18	05.60
26-30years	21	06.60	Rs.300,001 or above	97	30.30
31-35years	19	05.90	<b>INSTITUTE</b>		
36 years or above	03	00.90	SZABIST Karachi	31	09.70
			IoBM Karachi	47	14.70
<b>DEGREE</b>			KASBIT Karachi	46	14.40
BBA	97	30.30	IQRA University, Karachi	33	10.30
MBA	200	62.50	IBA Karachi	45	14.10
MS/PhD	23	07.20	Sindh University, Jamshoro	28	08.80
			Sukkur IBA, Sukkur	46	14.40
			PAF-KIET, Karachi	44	13.80

The sample of management sciences students might limit the findings to the other consumer segments in Pakistan. Even though we had made an attempt to minimize the potential bias by focusing on the wide range of demographic segments in the sample (see Table # 1), but these selected students might have unique and distinctive perspective on the issues, and might behave differently from those studying in other disciplines, or from consumers in general.

Consumer ethics scale developed by Muncy & Vitell (1992) was used to measure the ethical beliefs. The reliability of the scale had shown continuous acceptable levels in several studies (Muncy & Vitell, 1992., Rawwas, Vitell & Al-Khatib, 1994., Rallapalli *et al.*, 1994., Chan *et al.*, 1998). Using a five point scale respondents were requested to choose from “Strongly believe that the statement is wrong” to “Strongly believe that the statement is not wrong”. Major portion of the original scale is considering and relying on the American culture and psychographics (Lasclu, 1993) that had some compatibility

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with Pakistani culture and psychographics. Five questions that had little bearing on local market conditions were replaced. Strong discussions and similar replacement by Chan *et al*, (1998), helped us to replace questions pertaining to frequently encountered questionable behavior in Pakistan, such as “finding a lost credit or loyalty-card and using up the balance”, and “buying a counterfeit CD instead of the real thing” were added to the scale.

In addition, without any modification general attitudinal scale developed by Muncy & Vitell (1992) was used to measure respondents' attitude towards business, people in general, and illegal activities. Using a five-point Likert scale respondents were requested to choose from “Strongly disagree with the statement” to “Strongly agree with the statement”. Relevance of the items were assessed by testing the scale in a pilot study (N=40), and results directed the acceptance of the instrument. The finalized questionnaire comprised five (05) different demographic variables, twenty (20) questionable ethical practices, and six (06) general attitudinal statements.

### **4. Results and Analysis**

#### **4.1 Ethical Judgments**

In order to understand the decision rules used by the respondent's principal component factor analysis with varimax rotation was performed. It generated a four-factor solution with eigenvalues greater than one (01). The overall factor structures and loadings are shown in Table # 2. Approximately 69% of the total variance is explained by these factors that were much greater than the Muncy & Vitell (1992) and Chan *et al* (1998). Barlett's test of sphericity was used to determine the appropriateness of factor analysis. According to the test results the null hypothesis, that the population correlation matrix is an identity matrix, is rejected. The approximate chi-square statistic is 1241.0 with 190

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**TABLE # 2**  
**Factor Analysis of Consumer Ethics Scale**

Dimension Name and Items	Mean*	Factor Loading	Cronbach's Alpha
<b>1. Actively benefiting from an illegal activity</b>			
Finding a lost credit card and using up the balance.	1.59	0.96	0.93
Giving misleading price information to a clerk for an unpriced item.	1.68	0.90	
Changing price tags on merchandise in a retail store.	1.68	0.91	
<b>2. Passively benefiting at the expense of others</b>			
Lying about a child's age in order to pay a lower price.	2.35	0.97	0.98
Getting too much change and saying nothing.	2.29	0.96	
Returning damaged merchandise when damage is your own fault.	2.26	0.94	
Not saying anything when the waiter miscalculates the bill in your favor.	2.32	0.93	
Reporting a lost item as stolen to an insurance company in order to collect the money.	2.15	0.90	
<b>3. Actively benefiting from a questionable action</b>			
Spending over an hour trying on different dresses and buying nothing.	4.25	0.97	0.94
Recording a CD instead of buying it.	4.38	0.95	
Buying a counterfeit CD instead of the real thing.	4.42	0.88	
Using computer software or games that you didn't buy.	4.38	0.87	
<b>4. No harm / No foul</b>			
Stretching the truth on an income tax return.	3.05	0.82	0.80
Taking a souvenir from a hotel or restaurant.	2.86	0.76	
Taping a movie off the television.	3.20	0.70	
Returning an item after finding out that the same item is now on sale/discount.	3.07	0.73	
<b>Questions with an insignificant factor loading (less than 0.5):</b>			
Returning merchandise after trying it and not liking it.	2.87		
Concealing after drinking soft drink in a retail store.	2.84		
Moving into a new residence, finding the cable TV is still hooked up and using it rather than first paying for it.	2.75		
Breaking a bottle of salad dressing in a supermarket and doing nothing about it.	2.66		

\*A five-point scale was used, where 1 indicated the strongly wrong action and 5 indicated the strongly, not wrong action.

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degrees of freedom, which is significant at less than 0.05 level. The value of the KMO statistic (0.82) is also large ( $< 0.05$ ). Thus, the factor analysis was considered an appropriate technique for analyzing the correlation matrix.

The internal consistency of all the four factors were determined through reliability test, for each factor the cronbach's alpha coefficients were above 0.7 that gives additional support to this measuring scale. The cronbach's alpha coefficients for factor 1, 2, 3, and 4 were 0.93, 0.98, 0.94, and 0.80 respectively.

A four-factor solution for this study was very much consistent with the previous studies (Muncy & Vitell, 1992., Rawwas, Vitell & Al-Khatib, 1994., Rallapalli *et al.*, 1994., Chan *et al.*, 1998) that is why the original factor labels were retained.

The first factor, labeled "actively benefiting from an illegal activity", comprising three (03) questions with a group mean of 1.65. This was the lowest of all the factors in the study. These strong and very clear judgments of the respondents indicated that they held very firm belief and that these activities were illegal, in fact, unethical.

The second factor, labeled "passively benefiting at the expense of others", had a group mean of 2.27 that is the lowest in comparison to the previous studies. This factor comprised five (05) questions very similar to the results of Chan *et al.* (1998). Two questions previously classified as "actively benefiting from an illegal activity" other than Chan *et al.* (1998) study were grouped into this factor: 'reporting a lost item as stolen to an insurance company in order to collect the money' and 'returning damaged merchandise when the damage is your own fault.' Its explanation would be very similar to the explanation of Chan *et al.* (1998) that the damages or losses are in fact beyond some one's control in a result consumer seek refund that can be interpreted as passive.

The third factor, labeled "actively benefiting from a questionable action" had a group mean of 4.36. This was the highest of all the factors in the study, even from the previous studies. This factor comprised four (04) questions. One question: 'spending over an hour trying different dresses and not purchasing any', previously classified as "No harm / No foul", represented the low purchasing power and less time conscious attitude of Pakistani consumers while they go out for shopping. They usually spend more than normal hours on shopping to evaluate almost each and every item available as they have ample time to spend and they think that the others too have the same. The other three questions represented the cases of copy-right violation, even though it was illegal in Pakistan but majority of the respondents strongly felt that it was not wrong. This may explain why so many consumers in Pakistan are unaware of the intellectual property rights, and that is why they buy counterfeit products without knowing that it is illegal. The same phenomena could be comprehended from the students' segment in Pakistan as majority of them possessed pirated books.

The fourth factor, labeled "No harm / No foul". This factor was comprised four (04) questions and had a group mean of 3.04. It is interesting to note that one of the questions, 'stretching the truth on an income tax return' was classified in previous studies as insignificant factor, but for this study falls in this factor. This might explain why in comparison to others only the salaried class in Pakistan pays the income tax on

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fair grounds. Another possible explanation may be the inadequate and insufficient supply of the basic infrastructure and facilities for which the state is responsible. When consumers do not get such facilities they do not feel themselves responsible for paying taxes. Most of the respondents are indifferent to these actions that either these actions will cause harm to the seller or not.

Group means of ethical dimensions and respective ranking obtained through this study was compared with the previous studies (Muncy & Vitell, 1992., Rawwas, Vitell & Al-Khatib, 1994., Rallapalli *et al.*, 1994., Chan *et al.*, 1998) in Table # 3. The Kendall Coefficient of Concordance W was used to determine the overall agreement of these group means ranking. It is evident from the computed value of W ( $W = 0.68$ ,  $p < 0.05$ ), that the overall ranking of the group means for this study is not significantly different from the previous studies. However, in this study actions comprising the factor: "Actively benefiting from an illegal activity" were considered as strongly unethical and the actions comprising the factor: "Actively benefiting from a questionable question" were considered more ethical actions than any other previous study.

<b>TABLE # 3</b>											
<b>Group Means and Ranking Comparison Between Studies</b>											
<b>Dimensions</b>	<b>This Study</b>		<b>Chan</b>		<b>Rawwas</b>		<b>Rallapalli</b>		<b>Muncy</b>		
	N = 320		N = 242		N = 650		N = 295		N = 569		
	Rank	Mean	Rank	Mean	Rank	Mean	Rank	Mean	Rank	Mean	
Actively benefiting from an illegal activity	1	1.65	1	1.49	1	1.54	1	1.76	1	1.45	
Passively benefiting at the expense of others	2	2.27	2	2.45	2	1.84	2	2.66	2	1.99	
Actively benefiting from a questionable action	3	4.36	4	3.71	3	2.08	3	2.61	3	2.14	
No harm / No foul	4	3.04	3	3.35	4	3.05	4	4.01	4	3.38	
Kendall coefficient of Concordance (W)				$W = 0.68$ $p < 0.01$							
*A five point scale was used, where 1 indicated the strongly wrong action and 5 indicated the strongly not wrong action.											

The probable reasoning to this could be the overall economic conditions of Pakistan and the low per capita income. Whereas, based on the ethical dimensions respondent felt that the buying of counterfeit CDs and recording, instead of buying genuine CDs was not wrong, even though it is illegal in Pakistan. This could be explained through the market conditions of Pakistan, where easy and open access to these CDs in almost every city developed the norm to treat them as legal and ethical.

### 4.2 Attitudinal Characteristics

In order to explore the difference between ethical judgments and the general attitude of the respondents about the same, they were asked to record their general attitude

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keeping in view the six different statements in relation to business, mankind, and illegal acts. The mean values along with the percentage of these statements are shown in Table # 4.

Respondents generally believed that businesses in Pakistan deal fairly with them and reciprocally they deal with them fairly (59.70%), but on the other hand respondents felt that the businesses do not truly care about consumers (47.20%). One possible explanation to this was the low awareness level of the Pakistani consumers regarding their rights. Whereas the economic system is concerned, majority of the respondents (40.40%) felt that free enterprise is the best. This means they believe in consumer sovereignty in making choices for varieties of goods at competitive market price.

<b>TABLE # 4</b>			
<b>General Attitudinal Statements</b>			
Attitudinal Statements	Mean*	Agree in %	Disagree in %
<b>1. Attitude toward business</b>			
Business in Pakistan cares about individual consumers	2.73	29.00	47.20
Most business generally deals with me in fair way, & I also try the same	3.58	59.70	23.10
Free enterprise is the best form of an economic system	3.22	40.40	23.80
<b>2. Attitude toward mankind</b>			
Human is basically good in nature	3.46	53.80	24.70
If you deal a person with honesty, person should deal with you with honesty	3.51	53.10	21.20
<b>3. Attitude toward illegal acts</b>			
If something is illegal it must be ethically wrong	3.72	64.70	21.60
*A five point scale was used, where 1 indicated strongly disagree and 5 indicated strongly agree.			

Attitude of the respondents towards the mankind were very positive. Majority of the respondents believed (53.80%) that the human is basically good in nature. Majority also hold a strong belief (53.10%) that the people will not cheat you, if you deal them with honesty. It was interesting to note that majority of the respondents hold a very strong belief (64.70%) that the illegal activities are wrong, that is contrary to their attitude illegal actions.

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To determine the correlation between respondents' attitudinal characteristics and the ethical judgments, bivariate Pearson correlation analysis was used. The results are shown in Table # 5.

<b>TABLE # 5</b>			
<b>Correlation of General Attitude &amp; Consumer Ethics Dimensions</b>			
<b>Ethics Dimensions</b>	<b>Attitude toward</b>		
	<b>Business</b>	<b>Mankind</b>	<b>Illegal acts</b>
Actively benefiting from an illegal activity	0.036	-0.035	-0.184**
Passively benefiting at the expense of others	0.213**	0.124**	0.054
Actively benefiting from a questionable action	0.034	0.128**	0.058
No harm / No foul	0.039	0.094 <sup>†</sup>	0.108 <sup>†</sup>

\*\* Significant at 0.01 level

\* Significant at 0.05 level

According to the results out of twelve correlation coefficients, two on 0.05 and four (04) on 0.01 level were found significant. Respondents' attitude toward business had a positive correlation with "passively benefiting at the expense of others." It exhibited that the respondents having positive attitude toward business had the higher intentions to believe "passively benefiting at the expense of others" was a wrong behavior, as they appear to be less tolerant towards it.

A very significant positive correlation was examined between attitude toward mankind and three of the ethical judgments: "passively benefiting at the expense of others," actively benefiting from a questionable action," and no harm / no foul." Respondents who had a positive attitude toward mankind, and felt that human is basically good in nature, exhibited higher intentions in applying ethical standards towards the "passively benefiting at the expense of others," actively benefiting from a questionable action," and no harm / no foul." It was interesting to note that correlation between illegal acts and "actively benefiting from an illegal activity" was negative. Respondents who felt that actively benefiting from illegal activities were wrong, exhibited a tolerant behavior towards illegal activities.

## **5. Conclusion and Limitation**

Despite the cultural differences, compatibility has been observed between this study and the previous studies (Muncy & Vitell, 1992., Rallapalli *et al.*, 1994., and Chan *et al.*, 1998), which suggest that the three core factors: perception of the activity as legal or not, whether seller or the buyer is at fault or not, and whether the seller is at the direct harm or not (Muncy & Vitell, 1992) affect the ethical judgments of the consumers.

More specifically the results of this study regarding ethical judgments of consumers were very similar to the Chinese consumers, where group norm heavily shapes their ethical judgments (Chan *et al.*, 1998). These results further strengthen the Asian culture, as most of their judgments derived from the group norms. Opinion leader can play a vital role in shaping and changing the existing beliefs and attitudes of Pakistani consumers.

Surprisingly, the general attitude toward “illegal acts” is negatively correlated with the ethical judgment: ‘actively benefiting from an illegal activity’. This suggests that the Pakistani consumers are very image-conscious and hold double standards. Whenever they publically speak or behave, negate illegal behaviors but in private they do the opposite. This contrary attitude may reflect as they follow their group norm having some compulsion, and by violating these norms in private they attempt to overcome the feeling of dissonance. Individual meetings with these consumers can bring more fruitful results for the marketers.

Even though the buying of counterfeit CDs are illegal in Pakistan, Pakistani consumers strongly negate it, and favor it as it had never been illegal. If it really has been the case, public service messages and awareness programs at gross root level can work well in educating these consumers for more appropriate ethical norms.

Feeling of indifference against ‘stretching the truth on an income tax return’ indicating a weak sense of responsibility or retaliation against the inappropriate availability of basic health and education facilities. The state can win the trust of consumers by assuring and making such basic facilities available at every level.

It is very interesting to note that the Pakistani consumers hold mix sort of ethical judgments in relation to their personal attitude, whereas according to one previous study (Muncy & Vitell, 1992) personal attitude significantly affects the consumer’s ethical judgments, such as consumer with pro-business attitude would behave ethically in almost every situation. However Pakistani consumers with pro-business attitude seem to be somewhat indifferent to or neutral with pro-mankind attitude very positive, and with pro-illegal acts very negative. Lack of evidences restricts us to make conclusive decisions for these results, but such results invite to explore further. Therefore, further research should focus on the much richer context of such described judgments.

As is the case with other research studies, the results of this research study will also bear certain limitations. In this study the samples of management sciences students

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were considered as Pakistani consumers, whether the consumers belonging to other disciplines would respond in the same way is not assured. Even though a wide range of demographics was used to limit the biasness, it is suggested that the results of this study should not be generalized to the general consumers. Pakistan, with a population of close to 170 million, has an average household income which amounts to roughly about Rs. 7000 per month; it is not that much when you consider it. Although there are people in this country who constantly change imported luxury automobiles bear witness to their (questionable) amassed wealth. But for the most part, especially in the present times of inflation, it is very hard for the average household to make both ends meet. The overall economic conditions and more specifically the market conditions in Pakistan can also limit the results as the consumers' decisions regarding what is right and what is wrong may have more the consideration of context than the action itself (Chan *et al*, 1998).

Findings of this research study should add value to the policies and strategies of Pakistani state and marketers by comprehending the underlying decision rules of the Pakistani consumers.

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