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# BETWEEN CONSUMER UNETHICAL BEHAVIOR AND BIRTHPLACE: EVIDENCE FROM PAKISTAN

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## **Abstract**

Few consumers develop plans to cheat or by-pass the given systems as well as bought items and returned those items after using for a few days. The major objective of this research study is to investigate the relation between individual birthplace (i.e. rural birthplace, urban birthplace) and the consumer unethical behavior (CUB). The study also aims to determine the relationship among consumer unethical behavior, moral ideology, and urban birthplace. To meet the objectives of study, data have been obtained from 355 respondents that are living in Lahore and Gujranwala. The results reveal that moral ideology is influenced by rural birthplace as well as urban birthplace. However, the results also exhibit that consumers of rural birthplace are found more ethical than urban birthplace. The results show that the role of individual birthplace is not influenced by consumer unethical behavior but has a statistically significant relationship with moral ideology.

Keywords: Rural Birthplace, Urban Birthplace, Consumer Unethical Behavior, Ethical

JEL Classfication: Z 000

#### Introduction

Market is a composition of buyer and seller, together they play a significant role in the growth of market (Xu, 2013; Vitell, 2003). If consumers behave ethically it can result in positive growth in market but unethical behavior of the consumer can bring negative and detrimental consequences for the market (Babakus et al., 2004). To bring the positive growth in market, both buyer and seller should remain ethical, moral, and ideal(Rehman et al., 2016; Punj, 2017). The study of ethical and unethical behavior considered as a significant edge to enter in any market and understanding the business practices of the culture and specific industry. There are some ethical values in business which are developed by the seller and buyer in the market place. Also, there are some social cultural values and norms that are developed by the society to become successful.

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The purpose of this study is to provide information regarding consumer ethical and unethical behavior in the context of Pakistan. Unethical behavior is observed in Pakistan especially in the context of shoplifting that has a percentage of 0.3. Walmart is one of the leading retail chains in the world faces the problem of shoplifting in China. Previous studies have been focused on consumer ethical beliefs (Fukukawa, 2002; Vitell, 2003). Most of the previous studies are conducted on ethical behavior of the consumer but no significant research has been done on the unethical consumer behavior. Therefore, this study intends to investigate the unethical behavior of consumer in Pakistan. Limited research studies have been done on the consumer unethical behavior in the Asian context and especially in the emerging market while only few researchers in China have done research on the subject of consumer unethical behavior (Egan et al., 2015; Punj, 2017). The philosophy of consumer unethical behavior can contribute significantly for the economic growth of a country especially in the perspective of developing countries with increased sample size (Xu, 2013; Vitell, 2003). Consumer unethical behavior is gaining attention rapidly and has become an interesting topic for the researchers (Kashif et al., 2017). Pakistan is a developing country or emerging market with a lot of potential, providing business chances to many international companies because of its remarkable consumption pattern. Foreign direct investment is also coming into the country.

Recently, many worldwide food chains have entered the Pakistani market to capture the unsatisfied consumer demand. But to enter in the market and become successful, they should know the cultural and ethical beliefs of the country. Incomplete knowledge of cultural and ethical beliefs can play a significant role in jeopardizing the company's profits. For instance, McDonald in the Indian market earned huge losses due to limited information about cultural and ethical belief. Pakistani market can be segmented into two markets: urban and rural. The urban area is called "stranger" and the name given to rural societies is "acquaintance" (Zhang, 2005). A person from the urban subculture is usually qualified as being egocentric, self dependent, and emphasize on individual values and self-worth. While those who came from rural culture have the conservative characteristics such as follower (Abbas et al., 2015; Xu, 2013; Zhang, 2005). Compared to those in urban culture, individual in the rural subculture is more likely to live with the inequality of power and authority (Abbas et al., 2015; Zhang, 2002).

#### Literature Review

In marketing, a lot of researchers have documented the conceptual and empirical studies on consumer ethical behavior issues (Rehman et al., 2016; Vitell, 2003). Few researches have been conducted on the dimensions of consumer unethical behavior especially in developing countries. When buyer and seller attract in market, many ethical problems pop undue to the competitive business environment. Researchers contributed to determine the ethics in market place but their entire attention and focus was on seller side rather than the buyer (Vitell, 2003). A lot of research has been published on consumer ethics such as prescribed normative guideline of a consumer code of ethics (Stamfl, 1979). a set of strategies for combating consumer abuse (Schubert, 1979), and consumer views about ethical related issues to shoplifting (Carrigan & Attalla, 2001; Lassar, 2009; Xu, 2013). Among these studies, it is found that consumer apply "double standards" when they wrote the ethical practices of business versus their own personal ethics (Mohammad, Rawas & March, 1998). The consumer are more likely to prevail their right as a consumer to accept their corresponding obligation (Carrigan &

Attalla, 2001). Justification for this position is based on the ground that business, not the consumer is at fault (Lassar, 2009).

"Consumer ethics can be defined as the moral rules, principles and standards that guide the behavior of an individual (or group) in the selection, purchase use and selling of a good or service" (Vitell, 1992). After ethical behavior now let's talk about the other dimension which is "idealism" that focuses on the intrinsic rightness of the behavior is to be followed (Kashif et al., 2017).

## Relativism

The described philosophies that deal with the moral worth or consequences of a behavior. State "Moral relativism is the belief that's all standards are linked up to the culture, in which they take place" (Shah et al., 2017). In relativism, moral universal rules are neglected when making ethical judgments (Swedenet al., 2003). One cannot apply universal rules of ethics, but these rules are according to time, place and culture (Kenhoveet al., 2001). Certainly a specific set of rules cannot be formulated and implemented everywhere to determine the right and wrong ethical behavior (Xu, 2013). Universal moral rules are not acceptable by the moral relativism, but they instead rely on the current scenario and at the time situation (Sawaidan et al., 2003). The description of moral and ethical can only be judged by the situation and according to the culture and the individual involved in the specific situation (Xu, 2013).

*Idealism, consumer ethics, and unethical behavior* 

It is the focus on the intention and methods of a behavior (Singapakdi & Spring, 1998). Now these people believe in the greater good of others in the majority and they act to provide a facility for the majority, if action performed by them is providing good to the majority in spite of action is ethical or unethical, it does matter if it provide good to more and harm to less (Kashif et al., 2017; Swaidanet al., 2003). Most significant research on the topic of consumer ethics was conducted by Muncy, 2005; and Vitell, (1992) Some more work had been done on consumer ethics, then, they also develop the widely accepted consumer ethics scale to measure the consumer ethical behavior (Muncy, 2005). The behavior of consumer is the comparison of acquiring, using and then disposing the goods or services by the consumer. This composition often involves the ethical behavior (Rallapalli, 1994), Consumer goes with less rude behavior when they are on the wrong side of behavior. Mark and Mayo (1991) using Hunt and Vitell model of marketing ethics and try to explain and explore that when consumers encounter an ethical problem they try to solve it in their own interest (Kumar & Rallapalli, 1994). Ethical believes are the signs for the market growth so there should be some rules and conducts on which both buyer and seller can agree (Soloman, 1992). Both sides of exchange dyad should act ethically for mutual benefit (Fullerton, 1996).

To measure the consumer ethical behavior a scale was developed by (Vitell, 1992) this scale was classified into four generic types.

- 1) "Actively benefiting from an illegal activity" these are the actions which are not just ethically wrong but also illegal as well (shoplifting).
- 2) "Passively benefiting at the expense of other" by benefiting from the mistake of another means

getting extra change from the seller and not returning him/her.

- 3) "Actively benefiting from a questionable action or behavior" accidental damage by the customer (accidently damage any good in store and then not paying any penny for that).
- 4) "Consumer perceives their action as doing little or no harm" in this specific scenario consumer spend time on selection or trying some clothes but ultimately end up buying nothing.

After being used in many researches, this consumer ethical scale proved to be reliable in measuring ethics. (Vitell, 1992). It is suggested that culture, professional, industry, organization and personal factors play a significant role in consumer ethic, but the most significant was cultural and personal beliefs (Vitell, 2003; Muncy, 2005). This study focused on the modification in the previous consumer ethical scale, including some new dimension and by just changing the wording

- 1) "Downloading / buying counterfeit goods"
- 2) "Recycling/ environmental awareness"
- 3) "Doing the right thing/ doing good"

As this study is going to be conducted in Pakistan an Islamic state in which ethical belief are well practiced because they are an integral part of our religion Islam. So not including the Islamic ideology about the consumer ethical behavior will not justify the topic.

Consumer ethical behavior is influenced by the religion is not yet quit clear. As mentioned in "theory of rationalization"

"Every major religion group develops its own distinctive orientation towards all aspects of life and that's these orientations profoundly influence the daily action of its adherents" (Lenski, 1963;Rawwas, 2006) as quoted in (Lassar, 2009).

Islamic belief is built on the philosophy of the afterlife in which every individual will be brought to justices according to his/her deeds.

"Muslims behave in a particular way because they believe that their action implements the command of Allaha" (Rice, 1999). All dilemmas related the ethical behavior is solved in the light of Quran, Sunna and Shari'ah (Islamic law) (Rice, 1999). Islam guides Muslim in all aspects of life. "Islam condemns the evils of greed, unscrupulousness and disregard for the right and needs of others" (Rice, 1999). Islam forbids Muslim to perform any unethical conduct.

## **Birthplace**

Place of origin is defined as the space where one individual is born and spawned. This birthplace is mentioned in the legal verification cards or identification card with other information regarding your indent like age, gender, occupation and destination. An identification card is a legal piece of document that can prove your birthplace rural or urban. A person can be sorted into two generic categories urban birthplace and rural birthplace. Masses, born and bred in rural regions of the state are known as the rural and masses born and spawned in the urban area of the state are known as the individual with urban birthplace. Because this study is in the context of Pakistan so it's important to mention some facts related to urban and rural population of Pakistan. Pakistan's urban population

is 36.2% of the total population (2011) and with the rate of urbanization is 2.68 and remaining 63.8% living in rural areas of the Pakistan (Kashif et al., 2017).

People living in the rural areas relate to the agriculture which occupied 45% of the labor force of our country and 20.7% related to the industry and remaining 34.2% of the labor force is related to the service industry. The Urban labor force had an advantage of being skilled, educated and work under the legislation and that's why they are paid under the wage legislation and get a higher wage than rural workers which paved the way towards income disparity. If a comparison of the average income of an individual living in urban area incorporated with the person living in a rural area that comparison will lead us to the astonishing results that an urban resident is earning 40% higher income than the person living in rural areas. But the worst part is this income is declining at the rate of 0.8% per year in rural areas and is increasing in urban areas with the rate of 1.1% per year (Tirmizi, 2012).

There is a lot of cultural and economical aspects of rural and urban environment, there should be an optimistic effect on the moral or ethical behavior of both the participants (Xu, 2013). Pakistani market in divided into two market segments urban and rural. Which highlight a lot of social and cultural differentiation, moral values and ethical believes is different in rural and urban society. As far as its concern about the moral development of an individual it starts from the earliest, according to the moral development theory (Kashif et al., 2017; Xu, 2013) moral values and belief of an individual which we see is formed in the early stage of moral development and these moral beliefs can easily be affected by the intrinsic environment. So the cause of an individual ethical behavior differentiation and consumption pattern could be tracked back to the living environment. So the cause of the ethical differentiation in Pakistan may be due to the birthplace.

## Ethical differentiation

Pakistan is a developing country or an emerging market with a lot of potential. Providing business chances for many international companies, Pakistan is a country with a remarkable consumption pattern. Foreign direct investment is coming into the country. Recently, many worldwide food chains have entered the Pakistani market to capture the unsatisfied consumer demand. But to enter the market one should know the cultural and ethical beliefs of the country. Incomplete knowledge of cultural and ethical belief can play a significant role in jeopardizing the company's profits. McDonald case in Indian market' not knowing the cultural and ethical belief which causes significant loss to the company."Pakistani market can be segmented into two markets, urban and rural. The urban area is called "stranger" and the name given to rural societies is "acquaintance" (Fei, 1998). Total four hypotheses are developed in the context of consumer unethical behavior and birthplace.

## Hypotheses

- H1: Person with rural birthplace in Pakistan will more likely to refuse the CUB than those in UB.
- H2: For the person with urban birthplace, consumer unethical behavior will be influenced by RE and ID.
- H3: For the person with rural birthplace, consumer unethical behavior will be influenced by ID and RE.

*H4:* Comparison between "actively benefiting from an illegal activity" and "passively benefiting at the expense of other" the "no harm/no foul" and the "actively benefiting from a questionable action" are more efficient to discriminate the consumer with rural birthplace from those with urban birthplace.

## Methodology

In this study, a conceptual structure is formed on the basis of existing theoretical stance. Furthermore, based on the contemporary theories about the exposition of the researchers, various hypotheses are formed. As per the guideline provided by Muqadas et al. (2016), the current study falls under the umbrella of positivistic research paradigm having deductive reasoning approach. Likewise, on to logical assumptions are stating that knowledge is a singular phenomenon and the epistemological stance is also supporting towards positivistic paradigm and quantitative research design (knowledge can be measured from senses) (Aslam et al., 2015; Muqadas et al., 2016; Dubé & Paré, 2003; Rahman et al., 2017). Furthermore, cross sectional time horizon is selected due to the limited resources like time, cost, and travelling (Aslam et al., 2015; Muqadas et al., 2016).

Sample

The data for this study was collected from the two main regions of Punjab, Pakistan. Lahore was selected for urban sample and Gujranwala for rural sample. Urban data was collected from 250 respondents that are living in Lahore. Questionnaires distributed in the rural area were 155 and was collected personally. The purposive esampling technique was used to collect data. This sampling technique is supported because it supports to collect data from those respondents who have knowledge related to subject study and also have consent to provide the data. The sample size for this study is also similar to previous studies (Rehman et al., 2016; Muqadas et al., 2017; Rahman et al., 2017).

## Questionnaire

The variables considered in this paper were consumer unethical behavior and moral ideology which were measured by two dimensions: idealism and relativism. Consumer unethical behavior instrument was adapted from the study of vital (1992) and it has been used in many famous studies (Kenhove et al., 2003;Eng & Gan, 2007; Zeng & Gan, 2007; Liu et al., 2009; liu et al., 2009). The questionarrie was also adapted according to the setting of Pakistan so only related questions were taken from the main consumer unethical behavior scale. These related questionnaires were decided based on the statistical results of the initial pilot study. Mainly four items were selected "actively benefiting from an illegal activity", "passively benefiting at the expense of other", "questionable action or practices" and the terminal one is no harm/ no nasty. Five-point Likertscale was used and Cronbach alpha test is performed to test the reliability of these scales.

To test the moral ideology of individual Ethical Position Questioner (EPQ) developed by Forsyth (1998). Ethical position consists of idealism and relativism and each one consists of 10-item scale, but in this study only relevant questions were adopted and tested in the setting of Pakistan. Again five-point Likertscale was used to collect the data from the respondents. The alpha values are showing the reliable internal consistency among the items of scales as per given standards in previous

studies (Hussy & Hussey, 1997; Jolibert & Jordan, 2006).

Table 1

| Variables | Cronbach's Alpha |
|-----------|------------------|
| CUB 1     | .689             |
| CUB 2     | .613             |
| CUB 3     | .825             |
| CUB 4     | .935             |
| ID        | .619             |
| RI        | .704             |

## Results and analysis

Table 2

Characteristics of Sample

| Age                    |          |
|------------------------|----------|
| Below 20               | 24       |
| 20 to 39               | 259      |
| 40 or above            | 72       |
| Gender                 |          |
| Male                   | 295      |
| Female                 | 60       |
| Occupation             | <u>'</u> |
| Housewife              | 4        |
| Student                | 87       |
| Self Employed          | 31       |
| Employee               | 179      |
| Other                  | 54       |
| Income                 |          |
| 10,000-30,000          | 256      |
| Above -30,000          | 25       |
| Below -10,000          | 74       |
| <b>Education level</b> | ·        |
| Metric                 | 70       |
| College                | 103      |
| University and above   | 182      |
| Material States        | ·        |
| Single                 | 257      |
| Married                | 98       |
| Birthplace             |          |
| Rural                  | 151      |
| Urbn                   | 204      |

Table 1 has highlighted the feature of the selected respondents for this study. It has highlighted that selected respondents have various level of education, income, birthplace, material states, age and gender.

Table 3

| Group Statistics      |             |     |       |                |       |  |  |
|-----------------------|-------------|-----|-------|----------------|-------|--|--|
| Std. Erro             |             |     |       |                |       |  |  |
|                       | Birth Place | N   | Mean  | Std. Deviation | Mean  |  |  |
| Consumerunethicalbeha | Rural       | 151 | 4.736 | 0.765          | .0622 |  |  |
| vior                  | Urban       | 204 | 4.138 | 1.235          | .0965 |  |  |

This table shows the number of the subject mean values of consumer unethical behavior, standard deviation, and standard error within the categories defined by the grouping variables (rural and urban). Compare the two group means, it is useful to know what the mean value rural mean =4.736, urban mean=4.138.

Regression

Simple regression test was performed to examine the relationship between proposed hypothesis for this study. Findings are highlighted that CUB has brought change in birth place with percentage of .1% percent. However, the extracted value of significance level showed that unsignificant relationship found between consumer unethical behavior and birthplace.

Table 4

| Model Summary                                     |  |      |      |        |  |  |  |
|---|--|------|------|--------|--|--|--|
| Model R R Square Adjusted R Std. Error the Estima |  |      |      |        |  |  |  |
| 1   | .061ª  | .004 | .001 | .49487 |  |  |  |
| a. Predi  | a. Predictors: (Constant), consumerunethicalbehavior |      |      |        |  |  |  |

Table 5

|        | Coefficients <sup>a</sup>  |                                |            |                              |        |      |  |  |
|--------|----------------------------|--------------------------------|------------|------------------------------|--------|------|--|--|
| Model  |                            | Unstandardized<br>Coefficients |            | Standardized<br>Coefficients | Т      | Sig. |  |  |
|        |                            | В                              | Std. Error | Beta                         |        |      |  |  |
|        | (Constant)                 | 1.500                          | .070       |                              | 21.559 | .000 |  |  |
| 1      | Consumerunethicalbeh avior | .002                           | .002       | .061                         | 1.151  | .250 |  |  |
| a. Dep | endent Variable: Birth Pla | ice                            |            |                              |        |      |  |  |

Table 6

| Model Summary                        |                               |          |                      |                            |  |  |  |
|--------------------------------------|-------------------------------|----------|----------------------|----------------------------|--|--|--|
| Model                                | R                             | R Square | Adjusted R<br>Square | Std. Error of the Estimate |  |  |  |
| 1 .258 <sup>a</sup> .066 .064 .47907 |                               |          |                      |                            |  |  |  |
| a. Predic                            | a. Predictors: (Constant), ID |          |                      |                            |  |  |  |

The coefficient table presents the results of the regression analysis. The objective of the regression in this study is to find such an equation that could be used to find the impact of Birthplace and consumer unethical behavior. The specified regression equation takes the following form:

Birthplace = C + b consumer unethical behavior

Birthplace = 1.500 + .002 consumer unethical behavior

Table 7

|          | Coefficients <sup>a</sup> |               |                             |              |       |      |  |  |
|----------|---------------------------|---------------|-----------------------------|--------------|-------|------|--|--|
| 1        | Model                     | Unstandardize | Unstandardized Coefficients |              | T     | Sig. |  |  |
|          |                           |               |                             | Coefficients |       |      |  |  |
|          |                           | B Std. Error  |                             | Beta         |       |      |  |  |
| 1        | (Constant)                | .339          | .248                        |              | 1.366 | .173 |  |  |
| 1        | ID                        | .081          | .016                        | .258         | 5.008 | .000 |  |  |
| a. Deper | ndent Variable            | : Birth Place |                             |              |       |      |  |  |

The value of the adjusted coefficient of determination (adj. R2) is .064 which shows that 64% variation in the Birthplace. The value of sig. is less than 0.05 which shows that there is a significant relationship between Birthplace and ID.

Table 8

|          | Model Summary                          |      |        |              |  |  |  |
|----------|--|------|--------|--------------|--|--|--|
| Model    | del R R Square Adjusted R Std. Error o |      |        |              |  |  |  |
|          |  |      | Square | the Estimate |  |  |  |
| 1        | .383ª                                  | .147 | .144   | .45800       |  |  |  |
| a. Predi | a. Predictors: (Constant), RLV         |      |        |              |  |  |  |

The equation to find the impact of Birthplace and on ID. The specified regression equation takes the following form:

Birthplace = C + b ID

Birthplace = .339 + .081 ID

This test shows that the coefficients of the predictor are statistically has significant at less than five

percent level of significance. Its means alternative hypothesis accepted and Null hypothesis rejected.

| П | ٠. | 1 1 |    | $\cap$ |
|---|----|-----|----|--------|
| 1 | a  | b   | le | 9      |

| Coefficients |                                    |                             |            |              |         |      |  |
|--------------|------------------------------------|-----------------------------|------------|--------------|---------|------|--|
|              |                                    | Unstandardized Coefficients |            | Standardized | T-value | Sig. |  |
| Model        |                                    |                             |            | Coefficients |         |      |  |
|              |                                    | В                           | Std. Error | Beta         |         |      |  |
| 1            | (Constant)                         | .537                        | .135       |              | 3.965   | .000 |  |
| 1            | RLV                                | .043                        | .006       | .383         | 7.788   | .000 |  |
| a. Deper     | a. Dependent Variable: Birth Place |                             |            |              |         |      |  |

The first table shows the observed values RLV effect on the Birthplace is 14.7% percent. The value of the adjusted coefficient of determination (adj. R2) is .144 which shows that 14.4% variations in Birthplace. The value of sig. is less than 0.05 which shows that there is a significant relationship between Birthplace and RLV.

The regression test objective is to find such an equation that could be used to find the impact of Birthplace and on ID. The specified regression equation takes the following form:

Birthplace = C + b RLV

Birthplace = .537 + .043 RLV

This test shows that the coefficients of the predictor are statistically significant at less than five percent level of significance. Its means alternative hypothesis accepted and Null hypothesis rejected.

## **Conclusion and Discussion**

The study has found significant relationship between consumer unethical behavior and birth place where as previous study results are different and found no significant relationship between consumer unethical behavior and birthplace (Xu, 2013). Furthermore, moral philosophies also plays a significant role in influencing the consumer unethical behavior. The study indicates the significant relationship between birthplace and moral philosophy (dualism and relativism). During comparison of results, it is not found that "actively benefiting from an illegal activity", "passively benefiting at the expense of other", "no harm/no foul", and the "actively benefiting from a questionable action" are more efficient to discriminate the consumer with rural birthplace from those with urban birthplace compared to previous studies (Xu, 2013; Vitell, 2003).

Hunt and Vitcu (2006) investigate that ethical decision making depends upon the individual characteristic which can be perceived by any one. Demographic variables play a substantial part in ethical judgment (Vitell, 2003). The sum of demographic characteristic such as age, training, gender, marital status and religious are important variables in the context of our study. Birthplace another variable in demographic is not accepted by the previous study (Zhao, 2011). It has been looked at, in CUB, for the very first time, which proved that birthplace had a significant CEB. The focus of previ-

ous studies was mainly on consumer ethical behavior and personal moral philosophy, such (RE, ID) were employed to explain investigate the consumer unethical behavior (e.g., vital and Muncy, 1992; Rawuas at al., 2005; Khartoum et al. 2004; Tain & Zhao, 2007). Relativism and idealism were used to determine the impact on CUB whether these two philosophies really affect the consumer behavior or on other ingredients.

## Limitations and future direction

The research has several limitations from which we can gain further research suggestions First, in future, the sample should be increased, especially from rural birthplace and gender specified sampling should include female respondent in the survey. Second, newly urban resident and urban resident should be included in the study. Third, there should be different measures/instrument used according to the understanding of the urban sample and rural sample for more useful inquiry. In Pakistan, marketers do not have to segment the marketplace, according to unethical conduct with respect to urban and rural birthplace, Therefore, more research studies on this topic can gain further insight.

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