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**THE RELATIONSHIP BETWEEN CONSUMERS'
UNETHICAL BEHAVIOR AND CUSTOMER LOYALTY
IN A RETAIL ENVIRONMENT**

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ABSTRACT

This paper investigates the relationship between two outcomes of relationship marketing – affective commitment and behavioral loyalty – and consumers’ unethical behavior. The main objective of the study is to assess whether affective commitment and behavioral loyalty to a store translate into more ethical behavior towards that store, controlling for the variables of age, gender, and ethical beliefs. The study does not rely on a single measurement tool, but is based on ten months’ panel data and three different mail surveys targeted at 359 Belgian households. The results provide support for our hypothesis that affective commitment is indeed negatively correlated with consumers’ unethical behavior. The same conclusion could not be drawn for the relationship between behavioral loyalty and consumers’ unethical behavior. No significant relationship was detected, not even in situations where affective commitment was high. The results hold major implications for retailing practice.

Introduction

Previous research has often focused on unethical retailing practices, covering issues such as adopting an 'unethical' product range, conducting offensive advertising, setting up copy-cat branding initiatives, adopting unethical trading practices in the selling situation, and so on (McIntyre, Thomas, and Gilbert, 1999; Whysall, 1998/2000). While these studies investigated the unethical behavior of retailers, the unit of analysis in this study is the unethical behavior of consumers.

A growing number of studies can be found dealing with the perception of (un)ethical consumer behavior. For example, shoplifting is a major problem for retailers (Cole, 1989). Theft from shops, warehouses and even production lines reduces profitability. Retailers lose an average of about 0.80 percent of their sales (in retail prices) to shoplifting (Cox *et al.*, 1990). It has been established that one in every twelve shoppers shoplift and that as many as 60 percent of consumers have shoplifted at some point in their lives (Krasnovsky and Lane, 1998). Another example is the copying of computer software and CDs. According to the Business Software Alliance, about 36 percent of all software used in Belgium is illegal (Gazet van Antwerpen, 1998) and the unauthorized downloading of music from the Internet is rapidly growing (Sterk, 1999). To stress the importance of the topic of consumer ethics, Chan *et al.* (1998, p. 1163) concluded, "The understanding of consumer ethics is crucial to today's marketers and policy makers".

In this study, we examine the relationship between relationship marketing and consumer ethics, two topics deemed to be widely important by both academia and business practice. Relationship marketing has undeniably been one of the major research topics examined in the marketing discipline since the 1990s (Morgan and Hunt, 1994; Sheth and Parvatiyar, 1995). Several scholars have highlighted the importance of enhancing customer relationships as a prerequisite for effective marketing (Shani and Chalasani, 1992; Sharma and Sheth, 1997; Zinkhan, 1994). Due to increased competition and price pressures, understanding how to establish and maintain buyer-seller relationships is becoming increasingly paramount for marketers (Peltier, Schibrowsky, & Davis, 1998). More specifically, achieving an effective relationship in a consumer context is considered to be even more challenging than it is in a business-to-business context, given the generally more polygamous character of consumers as opposed to business customers (Keng & Ehrenberger, 1984; Pressey & Matthews, 1997). The present study goes beyond previous research by integrating both consumer ethics and relationship marketing literature. While the majority of research in relationship marketing has

focused on explaining relationship outcomes such as ‘affective commitment’ and ‘behavioral loyalty’ (Crosby, Evans, and Cowles, 1990; Lagace, Dahlstrom, and Gassenheimer, 1991; Wray, Palmer, and Bejou, 1994), we examine the impact of affective commitment and behavioral loyalty on consumers’ (un)ethical behavior, controlling for age, gender, and ethical beliefs. In other words, to which extent does customer loyalty to a store translate into more ethical behavior towards that store?

To our knowledge, this connection between relationship outcomes and consumer ethics has never been studied before. The objective of the present study is to provide a contribution to filling this gap in literature. Moreover, in contrast to many other studies, this study does not rely on one single measurement tool as ‘halo effects’ often plague *ad hoc* studies that measure both independent and dependent variables with one questionnaire. We combined information from a consumer panel with different mail surveys over a period of ten months.

THEORETICAL BACKGROUND

Relationship Marketing

The value of relationship marketing is increasingly being recognized in consumer markets (Fournier, 1998). Increasingly, consumers want to be respected and approached as individuals (Peterson *et al.*, 1993). It is particularly vital for retail businesses to focus on enhancing relationships with consumers (Beatty *et al.*, 1996). As a result of intensifying competition and nonstop price promotions, retailers are more frequently complaining about the declining loyalty of consumers. According to several authors, it is up to six times more expensive to attract new customers than to retain existing ones (Dekimpe *et al.*, 1997). Consequently, from a retailer’s perspective, relationship marketing strategies are particularly relevant in the contemporary environment because they have the potential to reduce customer defection (Macintosh and Lockshin, 1997). Consumers increasingly look for retailers who provide value not only in terms of acceptable prices and an attractive range, but also in terms of relationship value (Arnold *et al.*, 1996).

Both social exchange theory and equity theory, commonly referred to as cornerstones of relationship marketing theory, are primarily focused on relationship outcomes (Smith and Barclay, 1997). Conceptual models that theorize both attitudinal and behavioral relationship

outcomes have a strong precedence in relationship marketing studies (e.g., Dick and Basu, 1994; Geyskens *et al.*, 1996; Uncles and Laurent, 1997). In this study, we will focus on the relationship outcomes ‘affective commitment’ (attitudinal relationship outcome) and ‘behavioral loyalty’, often also referred to as ‘repeat purchase behavior’ (behavioral relationship outcome). Affective commitment and behavioral loyalty are usually considered as key elements of customer loyalty. True customer loyalty is said to exist when a customer’s behavioral loyalty is accompanied with a high affective commitment. As a result, affective commitment is considered as a necessary condition for true customer loyalty to occur (Bloemer and Kasper, 1995).

Affective Commitment

Commitment to a consumer–seller relationship is generally regarded as an important relationship outcome (Mohr *et al.*, 1996). Relationship commitment is generally referred to as an enduring desire to maintain a relationship (Kumar *et al.*, 1995a). The concept of relationship commitment is similar to the concept of a long-term orientation that comprises the desire and utility of a consumer to have an enduring relationship with a seller (Anderson and Weitz, 1992).

According to Dwyer *et al.* (1987), relationship commitment represents the highest stage in relationship bonding. Morgan and Hunt (1994, p. 22) stressed that the level of relationship commitment “distinguishes productive, effective relational exchanges from those that are unproductive and ineffective – that is whatever produces relationship marketing successes instead of failures”. Today, commitment is often integrated as a key variable of interest in relationship marketing studies (Mohr *et al.*, 1996). Several scholars consider commitment as an essential ingredient of successful relationships (e.g., Dwyer *et al.*, 1987). Gundlach *et al.* (1995, p. 78) claimed that commitment “may well become a focal point of explanation in marketing, as the discipline moves further away from the transactional view of exchange and embraces the relational view”. Relationship commitment is considered important because it is believed to lead to cooperation, reduce the temptation of attractive short-term alternatives, and enhance profitability (Anderson and Weitz, 1992; Morgan and Hunt, 1994).

Researchers have noted that different motivations can underlie the notion of relationship commitment. It can result either from dedication to the relationship (affective commitment) or because the parties are constrained to maintain the relationship (calculative

commitment) (e.g., Geyskens *et al.*, 1996). Kumar *et al.* (1995b, p. 351) referred to affective commitment as “the desire to continue a relationship because of positive affect toward the partner”. Whereas buyers who are calculatively committed must commit to a seller, buyers who are affectively committed are motivated to continue their relationship with the seller because they want to. It is the latter interpretation of commitment that will be investigated in this study. In the current literature, the difference between affective and calculative commitment is described by various terms, including dedication-based versus constraint-based relationship maintenance (Bendapudi and Berry, 1997), social versus economic commitment (Young and Denize, 1995), personal dedication versus constraint commitment (Stanley and Markman, 1992), and attitudinal and instrumental commitment (Gundlach *et al.*, 1995).

Behavioral Loyalty

It is generally accepted that real behavior acts as an end variable in consumer behavior models (Engel *et al.*, 1995). Sharp and Sharp (1997) explicitly stated that the effectiveness of relationship marketing efforts should be evaluated in terms of the behavioral changes they bring about. As a result, it is not surprising that behavioral loyalty—a consumer’s purchasing behavior during his or her relationship with a retailer—is generally accepted as the ultimate relationship outcome. Since the 1960s, numerous academic and business models have examined the relationship between behavioral loyalty and market performance. While empirical evidence on this relationship is still scarce, the relationship between behavioral loyalty and bottom-line profits is considered to be much more direct than the relationship between, for example, satisfaction and bottom-line profits (Babin and Darden, 1996). As generating profits is one of the most important objectives of a company, behavioral loyalty is considered to be an important outcome of relationships.

Ethical Beliefs

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, or selling of a good or service (Muncy and Vitell, 1992). To study the ethical beliefs of consumers, Muncy and Vitell (1992) developed a ‘consumer ethics’ scale. This scale, validated by Vitell *et al.* (1991), consists of questions about consumer practices that have ethical implications. These consumer

practices can be divided into four categories. The first category, ‘actively benefiting from an illegal activity’, comprises actions that are initiated by the consumer and that are almost universally perceived as illegal (e.g. shoplifting behavior). In the second category, ‘passively benefiting at the expense of others’, consumers take advantage of a seller’s mistake (e.g. getting too much change and not saying anything). In the third, ‘actively benefiting from a questionable action or behavior’, the consumer is involved in an action that may not necessarily be perceived as illegal (e.g. accidentally damaging something and not saying anything). In the last category, consumers perceive their actions as doing little or no harm (‘no harm/no foul’) (e.g. trying on clothes for two hours and not buying any). This scale has proved to be reliable and valid in several studies (e.g., Muncy and Vitell, 1992; Rallapalli *et al.*, 1994; Rawwas, 1996). Various authors have used the consumer ethics scale in different countries for different populations. For a recent overview, see e.g. Van Kenhove, *et al.* (2001).

Research Model and Hypotheses

Hegarty and Sims (1978) suggested that unethical decision making is a combination of individual characteristics, cultural and value orientation, and environmental rewards and punishments. In this study, both age and gender have been included as individual characteristics. Ethical beliefs can be considered as indicators of a particular value orientation and, as a result, have also been integrated as antecedents of consumer (un)ethical behavior. Finally, affective commitment and behavioral loyalty as relationship marketing outcomes may be regarded as outcomes of perceived rewards and/or punishments by the store. This results into the research model as depicted in Figure I. As already discussed, the focus of this study is the relationship between affective commitment / behavioral loyalty and consumer (un)ethical behavior. We included age, gender, and ethical beliefs in order to be able to control for their effects on consumer (un)ethical behavior.

Insert Figure 1 About Here

As indicated by the value–attitude–intention–behavior hierarchy, it is commonly accepted that attitudes influence behavior (Engel *et al.*, 1995). Considerable conceptual and empirical evidence supports the notion that affective commitment is the ultimate attitudinal

outcome in relationships. As a desire and willingness to act imply higher chances of actual behavior occurring, we assume that there exists a positive relationship between relationship commitment and behavior, including ethical behavior. Sufficient support can be found in the literature regarding this commitment–behavior assumption. Several authors support the notion that relationship commitment motivates consumers to act (Gruen, 1995; Hennig-Thurau and Klee, 1997). Morgan and Hunt (1994) found significant connections between the level of a buyer’s relationship commitment and his acquiescence, propensity to leave, and cooperation, all of which can be regarded as behavioral outcomes of relationships. Moorman *et al.* (1992) suggested that consumers who are committed to a relationship with a seller might have a greater propensity to act because of their need to remain consistent with their commitment. Finally, Dick and Basu (1994) stated that the stronger the relationship commitment, the more likely the buyer is to overcome potential obstacles in the buyer–seller relationship, resulting in positive behavior. Based on these insights, we extend this reasoning to ethical behavior and formulate the following hypothesis:

H₁: High (versus low) affective commitment to a store will lead to low (versus high) reported unethical behavior towards that store.

Because affective commitment is a necessary condition for true loyalty (Bloemer and Kasper, 1995), we expect a positive relationship between behavioral loyalty and ethical behavior only in the case of high commitment. In other words, we do not consider behavioral loyalty to be sufficient in order to result in ethical behavior. This results in the following hypothesis:

H₂: High (versus low) behavioral loyalty to a store will lead to low (versus high) reported unethical behavior towards that store, but only when affective commitment is high.

Various authors in different countries have studied consumers’ ethical beliefs (Al-Khatib *et al.* 1995; Chan *et al.* 1998; Erffmeyer *et al.* 1999; Muncy and Vitell 1992; Rallapalli *et al.* 1994; Rawwas 1996; Rawwas *et al.* 1994/1995/1996/1998; Vitell and Muncy 1992; Vitell *et al.* 1991). Relying on the attitude–behavioral intentions paradigm, we hypothesize that:

H₃: Reported unethical behavior to a store will be influenced by ethical beliefs.

According to different authors, age appears to be correlated with ethical decision-making. Vitell *et al.* (1991, p. 367) report “what research there has been tends to indicate that age does make a difference in terms of ethical beliefs, with older individuals appearing to be ‘more ethical’ than younger ones”. Rawwas and Singhapakdi (1998) found that children were more tolerant of questionable practices than teenagers and adults. Adults were the most conservative group. For example, shoplifting—one of the most prevalent crimes in our society and which has been on the increase in recent years—was found to correlate negatively with age (Krasnovsky and Lane, 1998). Babin and Babin (1996) found that age moderates the relationship between moral cognitions and emotions on shoplifting intentions. Adult consumers’ ethical beliefs provide more explanatory power in their shoplifting decision calculations, while emotions, specifically fear and power, are more important in explaining adolescent shoplifting intentions. Cox *et al.* (1993, p. 234) explicitly state, “Shoplifting is a growing and extremely destructive behavior that is particularly common amongst adolescents”. Roughly 40 percent of apprehended shoplifters are reported to be adolescents (Cox *et al.*, 1990). As a consequence, we hypothesize that:

H₄: Age is negatively correlated with reported unethical behavior to a store.

Finally, while several studies found no or few differences in the ethical values and activities of men and women, others suggest that female consumers are more concerned with ethics than men or rate the behavior of females as more ethical than that of men within business settings (Chonko and Hunt, 1985; Kelley, Ferrell, and Skinner, 1990; McIntyre, Thomas, and Gilbert, 1999). For example, Cox, Cox, and Moschis (1990) discovered that adolescent female consumers are less likely to engage in shoplifting than male consumers. This leads us to put forward the following hypothesis:

H₅: Females are less likely to engage in unethical behavior to a store than males.

METHODOLOGY

Sample and Procedure

Sample

The research population consisted of shoppers between 18 and 60 years old. The sampling frame we used comprised final year students aged between 18 and 20 (buying clothes independently from their parents) of two large schools located in two moderately large Flemish towns, and the parents of children and youngsters aged between 3 and 20 from these schools (for which the parents buy their clothes). Data were only collected in the Flemish speaking part of Belgium in order to enhance the internal validity of our findings; as there exist quite substantial cultural differences between the Flemish and French speaking parts of the country, also differences in ethical decision making might exist between both country parts. For every completed questionnaire (13 per household), we promised school management €0,50 to buy school supplies. This was a very powerful incentive, resulting in the full cooperation of the school management for the full ten months of the project.¹ A total of 480 of the 890 households agreed to participate in the project, and 359 of these successfully completed all the requested questionnaires, which brought the effective response rate to 40 percent. For an overview of the characteristics of the sample, we refer to Table 1.

Insert Table 1 About Here

Because of the typical characteristics of our sampling frame – final year students and parents of youngsters between 3 and 20 years old – the sample is somewhat biased and not representative for the total population – i.e. shoppers between 18 and 60 years old. For example, the number of people over 50 is very small (only 6.4 percent) and the sample is not representative for individuals or families without children. However the demographic characteristics (of the parents) of the selected schools (age, composition of the household, profession and employment status, and size of residence area) are very comparable to the

¹ We wish to thank a large market research agency that sponsored the project. Their only interest in the project was to compare purchasing behavior from panel data and self-reported purchasing behavior. At the start of the project, respondents were made aware of this sponsorship and its background.

demographic characteristics of the average Belgian school population. Compared to official governmental statistics, no significant differences were found.

Data collection based on the diary method

First, respondents responsible in the household for purchasing most of the clothes were asked to report all clothing purchases made in the household between September and June. They were asked to record their purchases immediately after buying them, in a diary with one page for every month. The use of a panel method solved the problem of relying too much on customers' memory. Four simple questions were asked: the name of the shop where the items were purchased, the amount paid, for whom the clothes were bought, and who purchased the clothes. At the beginning of every month, respondents were asked to put the page for the past month in a closed envelope and place it in a box that was sited at a central place in the school. At the beginning of the project, all respondents received a card upon which they could write a code, composed of six letters and six numbers. Respondents were instructed to use different letters and numbers in a random way. Using this procedure, we ensured that every panel member received a unique code. Every time the respondents delivered a questionnaire we asked them to put the code on the top of the page. This procedure allowed us to combine all the information from a household over time and to assure the anonymity of the respondents. By doing so, we were able to compute the percentage of clothing expenditures made in every store on a household basis. In our opinion, this method resulted in more reliable results than asking respondents about the percentage of their budget spent in every store over a certain period of time.

Data collection based on mail surveys

Second, in addition to collecting information on their purchasing behavior, we asked respondents to complete three additional self-to complete questionnaires, one at the start of the project, one after nine months (end May 2000) and one in June 2000, at the end of the project. The initial questionnaire asked about overall ethical beliefs; the second asked about ethical behavior towards a specific store; and the final one asked about affective commitment towards that store. We deliberately decided to separate the questions about affective commitment and ethical behavior towards the store in order to avoid common method error variance. To maximize the variance of the responses in relation to affective commitment and

behavioral loyalty, we undertook the following steps. From the diaries we were able to calculate measures of behavioral loyalty for every single household and for every store the respondents had patronized. For half of the sample, we asked respondents to answer the questions about ethical behavior for the store to which they had the highest behavioral loyalty. Respondents from the other half of the sample were instructed to answer the ethical behavior questions for a store to which they were far less loyal.

MEASUREMENT OF CONSTRUCTS

Behavioral loyalty was measured as a composite index of two items. These indicators are: (1) a household's proportion of expenditures made in one store within its total expenditures in a product class and (2) a household's purchasing frequency at one store compared to its purchasing frequency at other stores where it is a customer (in the product class). This is in line with Sirohi *et al.* (1998), who measured store loyalty as a unidimensional construct consisting of underlying indicators. As a result, we consider repeat purchase behavior as one of the dimensions of behavioral loyalty.

Relationship commitment was measured by nine items, as proposed by De Wulf (1999) and De Wulf *et al.* (2001).

To measure ethical beliefs, we used the Dutch translation by Van Kenhove *et al.* (2001) of the consumer ethics scale, developed by Muncy and Vitell (1992) and validated by Vitell *et al.* (1991). The scale consists of 28 items. These items were measured on a five-point Likert scale, ranging from one to five. A factor analysis (with varimax rotation) revealed the same four dimensions as in previous studies.

Ethical behavior was measured by a selected number of items taken from the ethical beliefs items. Each of these items was reformulated in a way to capture past and/or future behavior. Four items dealt with 'actively benefiting from an illegal activity', three with 'passively benefiting', two with 'actively benefiting from questionable action', and four with 'no harm/no foul'.

For an overview of items, we refer to Appendix I. All scales were based on the English version; they were translated into Dutch and then back into English. To be sure of the psychometric properties of the scales, the items were pre-tested with university students ($N_1 = 43$), then revised and tested again with another group of students ($N_2 = 34$). The results clearly indicated acceptance of the instruments. Table 2 provides an overview of the reliability of the various constructs that were measured.

Insert Table 2 About Here

RESULTS AND ANALYSIS

The manipulation to influence respondents to report upon a desired store was quite successful (see Table I). A total of 47.9 percent of the respondents reported about a store to which they had low behavioral loyalty (30.6 percent were lowly committed and 17.3 were highly committed), while 52.1 percent reported about a store to which they had high behavioral loyalty (20.9 percent were lowly committed and 31.2 percent were highly committed).

In line with our expectations, significant correlations were found between affective commitment and reported ethical behavior (see Table 3). Correlations are substantial and range between $-.30$ and $-.37$. Highly (lowly) committed respondents to a store reported low (high) unethical behavior towards that store, which is in line with our first hypothesis.

A significant and negative correlation was found between behavioral loyalty and ethical behavior for only one of the four constructs (see Table III). When controlling for affective commitment, none of the correlations were found to be significant. This is only partially in line with our second hypothesis. For lowly committed customers we had not expected to find significant correlations, however, for highly committed customers we had expected significant results. Apparently, commitment is far more important in explaining ethical behavior than behavioral loyalty.

Insert Table 3 About Here

As Table 3 demonstrates, ethical behavior is highly correlated with ethical beliefs. Correlations range between $.48$ for 'no harm/ no foul' and $.72$ for 'passively benefiting at the expense of others'. This means that overall ethical beliefs are strong predictors of ethical behavior. This is in line with hypothesis 3. A negative correlation shows up between age and all 4 ethical behaviors. The older the respondents, the less they report to behave in an

unethical way. Correlations range between -.19 for ‘no harm/no fool’ and -.42 for ‘passively benefiting at the expense of others’. This finding is in line with hypothesis 4 (see Table 3).

To further explore the relationship between ethical behavior and affective commitment and behavioral loyalty and to further test our hypotheses, we run a 2 (low versus high commitment) x 2 (low versus high behavior loyalty) x 2 (gender: male versus female) between-subjects MANCOVA with ethical beliefs and age as covariates. One might indeed wonder if the effects of affective commitment remain when introducing gender as a variable (see hypothesis 5) and controlling for overall ethical beliefs and age. We used a median split for affective commitment and behavioral loyalty (low commitment: $M=3.16$, $S.D.=0.49$, high commitment: $M=4.20$, $S.D.=0.40$, $t=21.5$, $p<0.01$; low behavioral loyalty: $M=-0.77$, $S.D.=0.52$, high behavioral loyalty: $M=0.73$, $S.D.=0.48$, $t=28.5$, $p<0.01$).

Insert Table 4 About Here

Overall, MANCOVA shows a significant relationship between affective commitment and ethical behavior, with ethical beliefs and age as covariates (see Table 4). This is a further proof for our first hypothesis. In line with hypothesis 5, gender is significant. Behavioral loyalty, the interaction effect between affective commitment and behavioral loyalty and all other (two- and three-way) interactions are not significant. All four ethical beliefs are significant covariates of ethical behavior. This confirms hypothesis 3. There no longer appears to be a significant co variation of age. This finding is contrary to our previous reported findings (see Table III). Apparently, when introducing the variables ‘age’ and ‘ethical beliefs’ the effect of age disappears. On a univariate level, the relationship between affective commitment and all four ethical behaviors is significant and in the hypothesized direction, while no significant results were found between behavioral loyalty and any of the four ethical behaviors. The relationship between gender and two of the four ethical behavior constructs is also significant (see Table 5 for an overview of the significant mean scores). Women report more ethical behavior compared to men on the dimensions ‘Passively benefiting at the expense of others’ and ‘Actively benefiting from questionable behavior’. No significant two- or three-way interactions were found.

Insert Table 5 About Here

CONCLUSIONS AND DIRECTIONS FOR FUTURE RESEARCH

In this study the relationship between consumer ethics and (outcomes of) relationship marketing – more specific ‘affective commitment’ (attitudinal relationship outcome) and ‘behavioral loyalty’ (behavioral relationship outcome) – is investigated. Controlling for the variables of age, gender, and overall ethical beliefs, we examined to which extent customer loyalty to a store translates into more ethical behavior towards the store.

The results from our analysis clearly show significant correlations between affective commitment to a store and all measured aspects of ethical behavior towards that store. Highly committed customers reported less unethical behavior in terms of 'actively benefiting from illegal activity' (e.g., shoplifting behavior), 'passively benefiting at the expense of others' (e.g. getting too much change and not saying anything), 'actively benefiting from questionable behavior' (e.g., accidentally damaging something and not saying anything) and even ‘no harm/no foul’ behavior (e.g., trying on clothes for two hours and not buying any) than lowly committed customers. Even when controlling for overall ethical beliefs, age, and gender these results hold. Between behavioral loyalty and ethical behavior no significant correlations were found, not even when affective commitment is high. Apparently, affective commitment is far more important in explaining ethical behavior than behavioral loyalty.

With regard to the above findings, it is relevant to mention the research of Strutton *et al.* (1994), in which the techniques of neutralization (Sykes and Matza, 1957) are investigated as a possible explanation for how the consumer diminishes perceived guilt for inappropriate behavior in retail settings. The techniques most likely to be used by the consumer – i.e. condemning-the-condemners and denial-of-victim – share a common characteristic: the acceptance of either signifies that the consumer is convinced the retailing ‘victim’ has previously engaged in some form of misbehavior that stimulates and excuses unethical behavior. In other words, the consumer believes the retailer deserves the mistreatment. However, developing a closer bond between the retailer and the consumer would reduce the retaliation of the consumer towards the retailer (Strutton *et al.*, 1994). From this point of view, relationship marketing strategies can be seen as a type of ‘blocking’ strategy of the retailer against the use of techniques of neutralization. In other words, enhancing the affective commitment of the consumer towards the store lowers an individual’s tendency to apply the techniques of neutralization as a mean of assuaging guilt, thus lowers the tendency to engage in inappropriate consumer behavior in retail settings. This is consistent with the results of our study.

The results of this paper may have managerial relevance. In the past, prevention of unethical consumer practices – or stimulation of ethical consumer behavior – has been predicated mainly on methods to increase store security (e.g. video cameras and security guards to improve visual supervision of the customer, electronic tags on goods to discourage the customer to steal them). This study proposes a new way to stimulate ethical consumer behavior – or to prevent unethical behavior – by developing a relationship between the customer and the store itself. So improving customer commitment will not only lead to better behavioral loyalty but also to more ethical behavior from customers. This means that focusing on ‘true’ loyal customers – i.e. when a customer’s behavioral loyalty is accompanied with a high affective commitment – may not only result in better bottom-line profits by reducing the costs of attracting new customers, as indicated by relationship marketing literature; bottom-line profits may also be influenced indirectly by having customers with more ethical behavior, as the loss due to unethical consumer practices, which has ranged in the billions recently, will decrease.

From a realistic point of view, we should recognize that most retailer have a mix of customers, ranging from relatively low committed to the store – i.e. transactional customers – to relatively high committed to the store – i.e. relational customers. So enhancing the affective commitment of customers, and having a core of highly committed customers, has also another important implication. Customers who are relatively high committed towards the store can stimulate other, less committed, customers to act more appropriate in a retail setting, as our findings suggest that highly committed customers reveal a more ethical behavior than relatively low committed customers. Strutton *et al.* (1994) suggested the use of in-store displays offering directly worded statements such as “We’re all hurt by shoplifting” or “Shoplifting is everyone’s responsibility” as a retailer’s measure for preventing unethical consumer practices. Highly committed customers can replace these displays, as commitment has not only a significant and strong direct impact on consumer loyalty, but also positively influences word-of-mouth communication (Beatty *et al.*, 1996; Hennig-Thurau *et al.*, 2002). Highly committed customers can communicate about ethical behavior, stimulate others to avoid unethical practices and report unethical behavior of others. Bringing in customers as ‘prophets of ethical consumer behavior’ can be seen as an extension of the concept of team playing in customer-sales associate retail relationships, proposed by Beatty *et al.* (1996). Not only the employees have to work closely together to achieve a goal – here ethical consumer behavior – also (highly committed) customers can contribute to this goal as they are treated as a member of the team.

However, one important remark should be made. Retailers must guard against assuming too quickly that a relationship with the provider is what all customers want or need. In some situations or under certain conditions customers do not seek a long-term relationship with a provider (Barnes, 1997). Blois (1996) also pointed out that the risk of an adverse response from the customer, if their expectations are not met, within a relationship is greater than were a relationship doesn't exist. So, when we talk about relationship and relationship marketing, we need to bear this remark in mind and not get carried away. As Szmigin and Bourne (1998) stated "many customers really do not want a long-term relationship approach, but low prices, good service and convenience – if you deliver that, you have as much chance of getting *loyal* customers as the competitor running a complex loyalty scheme" (p.553). The retailer first has to question whether a long-term relationship is necessarily the most appropriate or worthwhile for either side of the supplier-buyer dyad. Long-term relationships may be beneficial for the retailer, but if the customer find himself forced into one – through for example extrinsic rewards such as incentives, punishments, special treatments – the customer will only be 'temporary' behavioral loyal, so there will be no contribution to the development of what can be called 'true relationships' (Hennig-Thurau, 2002). Consequently, the correlation between customer loyalty and unethical behavior will fail to appear.

LIMITATIONS

A potential weakness may be that respondents forgot to report some purchases during the data collection process based on the diary method. Nevertheless, this inconvenience is related to every panel method. Another limitation is that respondents might have been dishonest about the ethical behavior they self-reported towards a particular store. We tried to overcome this error as much as possible by making the whole interviewing process anonymous. However, the question of correspondence between reported behavior and actual behavior remains. In our opinion the only way to overcome this problem is by doing real experimental research, but this is not easy. How could respondents be manipulated to shoplift or not? And how unethical is this kind of research? Third, our study did not include potential antecedents of affective commitment. By doing so, one would be able to provide clear recommendations towards retailing practice on how to optimize ethical behavior from customers. Consequently, we have to rely on various studies that have been conducted previously on what influences affective commitment (e.g., De Wulf *et al.* 2001) in order to recommend courses of action that may stimulate ethical behavior. Fourth, our study is not of a

longitudinal nature. As a result, making predictions on what happens to ethical behavior when commitment gradually increases or decreases is difficult. Relying on Hirschman's and Rusbult's and 'Exit – voice – loyal – neglect' model (Hirschman, 1970; Rusbult *et al.* 1982) of responses to dissatisfaction in very close relationships, one might expect different response patterns. According to these models, consumers may react along two different dimensions: destructive versus constructive and active versus passive. It might be worthwhile exploring the ethical behavior of consumers taking into account their reaction patterns along these two dimensions. Finally, our sample is biased toward families with children between 3 and 20 and, as a consequence, some age categories are underrepresented (e.g. people over 50).

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FIGURE 1

Research model

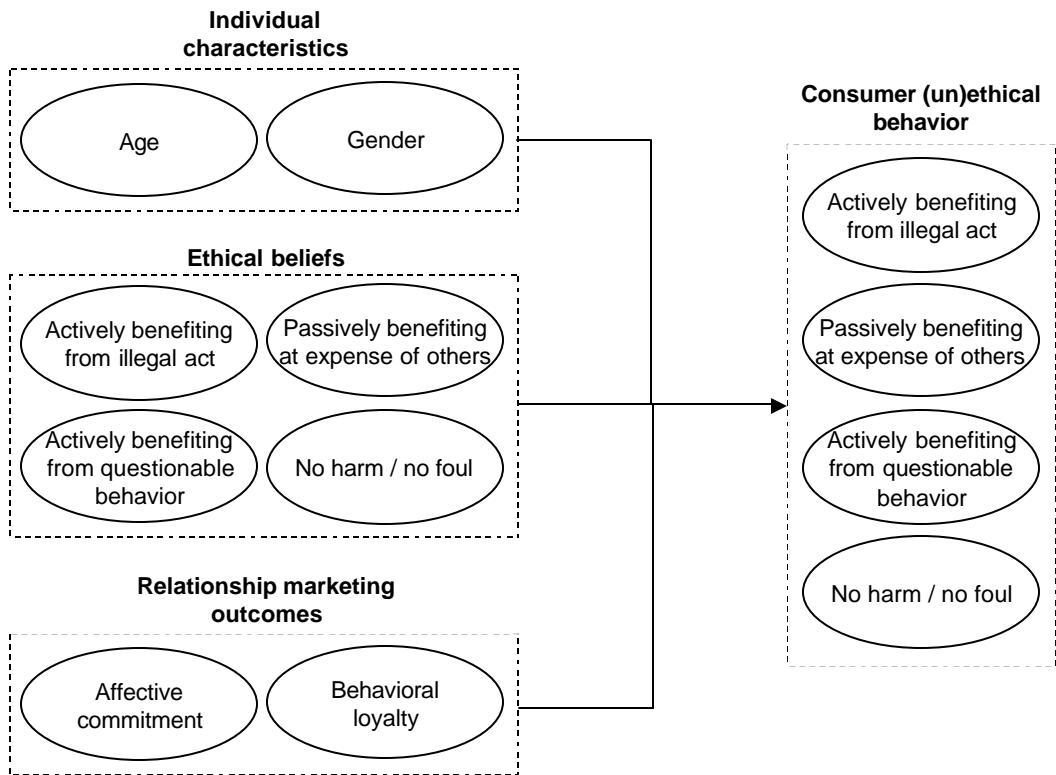


TABLE 1**Characteristics of the sample**

Gender		
Male		37.6%
Female		62.4%
Age		
18-20		21.7%
21-30		10.9%
31-40		35.4%
41-50		25.6%
50+		6.4%
Composition of the household		
Living alone		3.7%
Living with a partner		1.7%
Living with child(ren)		12.5%
Living with partner and child(ren)		63.2%
Living with parents and eventually brother(s)/ sister(s)		18.9%
Profession and employment status		
Full time employed		37.2%
Part time employed		19.8%
Keeping house		10.6%
Student		25.5%
Retired		5.2%
Unemployed		1.7%
Size of residence area		
Large town or suburb		13.3%
Small town		18.4%
Rural		68.3%
Affective commitment – behavioral loyalty		
Low commitment – low behavioral loyalty		30.6%
Low commitment – high behavioral loyalty		20.9%
High commitment – low behavioral loyalty		17.3%
High commitment – high behavioral loyalty		31.2%
(n = 359)		

TABLE 2**Construct reliability**

Construct	Number of items		Cronbach's ?	Mean	Standard deviation
	Original	Final			
Behavioral loyalty*	2	2	0.76	0.00	0.90
Affective commitment**	9	9	0.92	3.66	0.69
Ethical behavior (reported)***					
- Actively benefiting from an illegal activity ⁴		4	0.82	1.56	0.61
- Passively benefiting	3	3	0.75	2.39	0.97
- Actively benefiting from questionable action		2	2	0.65	2.110.83
- No harm/no foul	4	4	0.61	2.12	0.65
Ethical beliefs****					
- Actively benefiting from an illegal activity ⁷		7	0.86	1.74	0.67
- Passively benefiting	5	5	0.85	2.56	0.93
- Actively benefiting from questionable action		6	6	0.84	2.390.78
- No harm/no foul	10	10	0.84	3.21	0.71

* Scale ranges from low behavioral loyalty to high behavioral loyalty (standardized)

** For the items of this scale:

- 1 corresponds to 'completely disagree'
- 5 corresponds to 'completely agree'

***For the items of this scale:

- 1 corresponds to 'I would definitely not do it/I have never done it'
- 5 corresponds to 'I would definitely do it/I have already done it'

**** For the items of this scale:

- 1 corresponds to 'strongly believe that it is wrong'
- 5 corresponds to 'strongly believe that it is right'

TABLE 3

Pearson correlations

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
(1) Commitment										
(2) Behavioral loyalty	.44 **									
(3) Actively benefiting from an illegal act (behavior)	-.37 **	-.05								
(4) Passively benefiting at the expense of others (behavior)	-.33 **	-.07	.52 **							
(5) Actively benefiting from questionable behavior (behavior)	-.35 **	-.04	.66 **	.63 **						
(6) No harm/no foul (behavior)	-.30 **	-.13 *	.54 **	.43 **	.47 **					
(7) Actively benefiting from an illegal act (ethical belief)	-.22 **	.04	.66 **	.48 **	.62 **	.45 **				
(8) Passively benefiting at the expense of others (ethical belief)	-.24 **	.00	.49 **	.72* *	.65 **	.42 **	.68 **			
(9) Actively benefiting from questionable behavior (ethical belief)	-.28 **	.03	.52 **	.55 **	.68 **	.43 **	.73 **	.77 **		
(10) No harm/no foul (ethical belief)	-.17 **	.03	.34 **	.42 **	.47 **	.48 **	.48 **	.66 **	.68 **	
(11) Age	.16 **	-.11 *	-.29 **	-.42 **	-.39 **	-.19 **	-.40 **	-.45 **	-.39 **	-.31 **

* p<0.05

** p<0.01

TABLE 4

Results of MANCOVA analysis – Independent variables

Source	F-test	Power	
I. Multivariate tests			
Behavioral loyalty	ns		
Commitment	0.02*	0.80	
Gender	0.003**	0.92	
Behavioral loyalty X Commitment	ns		
Actively benefiting from illegal activity (belief) (covariate)	0.000**	1.00	
Passively benefiting at the expense of others (belief) (covariate)		0.000**	1.00
Actively benefiting from questionable behavior (belief) (covariate)		0.000**	1.00
No harm/no foul (belief) (covariate)	0.000**	1.00	
Age (covariate)	ns		
II. Univariate tests (independent variable-affective commitment)			
Dependent variable:			
A. Actively benefiting from illegal act (behavior)	0.013*	0.70	
B. Passively benefiting at the expense of others' (behavior)		0.021*	0.64
C. Actively benefiting from questionable behavior' (behavior)		0.007**	0.77
D. No harm/no foul' (behavior)	0.046*	0.52	
III. Univariate tests (independent variable-behavioral loyalty)			
Dependent variable:			
A. Actively benefiting from illegal act (behavior)	ns		
B. Passively benefiting at the expense of others' (behavior)		ns	
C. Actively benefiting from questionable behavior' (behavior)		ns	
D. No harm/no foul' (behavior)		ns	
III. Univariate tests (independent variable-gender)			
Dependent variable:			
A. Actively benefiting from illegal act (behavior)	ns		
B. Passively benefiting at the expense of others' (behavior)		0.000**	0.95
C. Actively benefiting from questionable behavior' (behavior)		0.008**	0.76
D. No harm/no foul' (behavior)		ns	

** p<0.01

* p<0.05

TABLE 5**Significant differences – mean scores**

Dependent variables	Independent variables			
	Affective commitment		Gender	
	Low	High	Male	Female
Reported behavior:				
Actively benefiting from illegal activity	1.63	1.49		
Passively benefiting at the expense of others	2.52	2.34	2.59	2.27
Actively benefiting from questionable behavior		2.22	2.04	2.23
No harm/no foul	2.20	2.06		2.03

APPENDIX I

List of scale items

Affective commitment (based on: De Wulf, 1999; De Wulf et al., 2001)

1. This clothing store gives me a feeling of trust.
2. As a customer, I have a high quality relationship with this clothing store.
3. I like the efforts this clothing store is making to keep me committed.
4. I am happy with the relationship efforts this clothing store is making to a customer like me.
5. I have trust in this clothing store.
6. I am satisfied with the relationship I have with this clothing store.
7. This clothing store really cares about me.
8. This is my favorite clothing store.
9. I am willing to 'go the extra mile' to remain a customer of this store.

Consumer ethical behavior scale (based on: Vitell, et al., 1991; Rawwas, 1996)

In this store, I would or I have engaged in behavior which involved...

Actively benefiting from illegal activity

1. Changing price tags on clothing in the store.
2. Putting on clothes in a fitting cubicle and leaving the store without paying for them.
3. Giving misleading price information to a clerk for an unpriced item.
4. Returning damaged merchandise when the damage is my own fault.

Passively benefiting at the expense of others

5. Getting too much change and not saying anything.
6. Seeing someone stealing clothing and not reporting it to the store personnel.
7. Not saying anything when the assistant miscalculates the bill in my favor.

Actively benefiting from questionable behavior

8. Damaging a piece of clothing by accident in the store and doing nothing about it.
9. Using an expired coupon for merchandise.

No harm/no foul

10. Trying on different clothes and consciously not returning them to where they belong but leaving them in the fitting cubicle.
11. Returning clothes under the pretext of them not fitting, but simply to buy them cheaper elsewhere.
12. Spending over two hours trying on different clothes and not purchasing any.
13. Returning clothes after trying them and not liking them.

Consumer ethics scale (Vitell, et al., 1991; Rawwas, 1996)

Actively benefiting from illegal activity

1. Hanging price tags on merchandise in a retail store.
2. Drinking a can of soda in a supermarket without paying for it.
3. Reporting a lost item as 'stolen' to an insurance company in order to collect the money.
4. Giving misleading price information to a clerk for an unpriced item.
5. Returning damaged merchandise when the damage is your own fault.

Passively benefiting at the expense of others

6. Getting too much change and not saying anything.
7. Lying about a child's age in order to get a lower price.
8. Not saying anything when the server miscalculates the bill in your favor.

Actively benefiting from questionable behavior

9. Breaking a bottle of salad dressing in a supermarket and doing nothing about it.
10. Stretching the truth on an income tax return.
11. Using an expired coupon for merchandise.
12. Using a coupon for merchandise that you did not buy.
13. Not telling the truth when negotiating the price of a new automobile.

No harm/no foul

14. Tasting grapes in a supermarket and not buying any.
15. Using computer software or games that you did not buy.
16. Recording an album instead of buying it.
17. Spending over an hour trying on different dresses and not purchasing any.
18. Taping a movie off the television.
19. Returning merchandise after trying it and not liking it.