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INSTITUTE OF SOCIAL SCIENCE
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**CONSUMERS' ETHICAL BELIEFS AND CONSUMERS' ATTITUDES
TOWARDS BUSINESS ON ETHICAL DECISION MAKING: AN EMPIRICAL
STUDY AMONG TURKISH AND GERMAN CONSUMERS**

THESIS BY

Betül AKTAŞ

SUPERVISOR

Assist. Prof. Dr. Murat GÜLMEZ

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APPROVAL PAGE

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(Enstitü Müdürlüğünde evrak aslı imzalıdır.)

Univ. Inside - Supervisor- Head of Examining Committee:
Assist. Prof. Dr. Murat GÜLMEZ.

(Enstitü Müdürlüğünde evrak aslı imzalıdır.)

.....
Univ. Inside - Member of Examining Committee:
Assist. Prof. Dr. Eda YAŞA ÖZELTÜRKAY

(Enstitü Müdürlüğünde evrak aslı imzalıdır.)

Univ. Outside - Member of Examining Committee:
Assist. Prof. Dr. Sezen BOZYIĞIT (Mersin University)

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Name& Surname: Betül AKTAŞ
Number: 20151034
Department: **Business Administration**
Program: Master Thesis(x) Ph.D. Thesis()
Thesis Title: Consumers' Ethical Beliefs And Consumers' Attitudes Towards
Business On Ethical Decision Making: An Empirical Study Among Turkish And
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June 2017

Betül AKTAŞ

ÖZET

ETİK KARAR VERMEDE TÜKETİCİLERİN ETİK İNANIŞLARI VE TÜKETİCİLERİN İŞ YAŞAMINA OLAN TUTUMLARI: TÜRK VE ALMAN TÜKETİCİLER ARASINDA AMPİRİK ÇALIŞMA

Betül AKTAŞ

Yüksek Lisans Tezi, İşletme Yönetimi Ana Bilim Dalı

Danışman: Yrd. Doç. Dr. Murat GÜLMEZ

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Küresel iş çevresinde; firmalar, organizasyonlar ve şirketler etik meselelerle karşılaşmaktadırlar. Birçok etiksel durumda tüketiciler göz ardı edilmektedir. İş dünyasındaki etik meselelerle ilgili tüketici davranışları etik inanışlarla ve iş yaşamına olan tutumları ile ilişkilendirilmektedir.

Bu çalışmanın amacı Türk ve Alman tüketiciler arasında, geri dönüşümle ilgili olan yeni boyut ile birlikte etik inanışların ve iş yaşamına olan tutumların, tüketicilerin etik karar vermeleri üzerine etkisini incelemektir. Bu çalışma aynı zamanda tüketicilerin etik inanışları ve iş yaşamına olan tutumları yönünden cinsiyetin etik karar verme üzerine etkisini de incelemektedir.

Araştırmalar katılımcılara anket metodu uygulanarak yürütülmüştür. Toplam katılımcı sayısı 555 olmakla birlikte katılımcılar, Türkiye’de, Mersin ilinde faaliyet gösteren vakıf üniversitesi ve Almanya’da, Kehl kasabasında faaliyet gösteren devlet üniversitesi öğrencilerinden oluşmaktadır.

Bu çalışmanın sonuçlarına göre Türk tüketiciler pasif olarak başkalarının davranışlarından yararlanan, tartışılabilir (yasal fakat etik dışı) olan ve ne zararın/ne hilenin olmadığı aktiviteleri Alman tüketicilerden daha az kabul edilebilir olarak algılamaktadırlar. Cinsiyetle ilgili olarak sonuçlar erkek tüketicilerin aktif olarak illegal davranışlardan faydalanma eyleminde daha az etik olduklarını göstermektedir. Hem cinsiyet yönünden hem de Türk-Alman tüketiciler arasında tüketicilerin iş yaşamına olan tutumları, durumun içeriğine göre farklılaşmaktadır. Hem Türk hem de Alman tüketiciler ‘ürünlerin olması gereken kalitede olmaması’ konusunda aynı olumsuz

tutumu sergilemektedirler. Kadın tüketiciler ise ‘şirketlerin müşterilerinden yararlanmaya çalışması’ ifadesine erkek tüketicilere göre daha fazla katılmaktadırlar.

Bu ampirik çalışma hem teorik ve yönetsel olası çıkarımlar belirtmekte, hem de Türkiye ve Almanya kapsamında Muncy ve Vitell’ in “Tüketici Etiği Ölçeği” değişikliğine katkıda bulunmaktadır.

Anahtar Kelimeler: Tüketici Etiği Ölçeği, etik karar verme, tüketici davranışları, iş yaşamına olan tutum, kültürel farklılık



ABSTRACT**CONSUMERS' ETHICAL BELIEFS AND CONSUMERS' ATTITUDES
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In the global business environment, the firms, organizations and companies face ethical issues. In many ethical situations, the consumers are excluded. Consumer behaviours related ethical issues in business are associated with ethical beliefs and attitudes towards business.

The aim of this research is to examine the impact of ethical beliefs with new dimension related to recycling and to examine the attitudes towards business among Turkey and Germany on consumers' ethical decision making. The study also investigates the impact of gender in terms of consumers' ethical beliefs and attitudes towards business on ethical decision making.

Investigations were conducted on respondents by using survey method. Respondents comprise from undergraduate students from one foundation university which is located in Mersin, Turkey and one public university which is located in Kehl, Germany. The number of total respondents is 555.

According to results of this study, Turkish consumers perceive the actions which passively benefiting from illegal activities, questionable (legal but unethical) practices and recycling/ doing good are less acceptable than German consumers. Regarding gender, in results show that male consumers tend to be less ethical than female consumers on consumer behaviour which is actively benefiting from illegal activities. Both in terms of gender and among Turkish and German consumers' attitudes towards business differ in content of the situation. Both Turkish and German consumers have the same negative attitude towards the products in terms of the expressions of 'most products are not as durable as they should be'. Female consumers more believe that the businesses are willing to take advantage of customers than male consumers.

This empirical study both suggests theoretical and managerial implications and contributes to the modification study of Consumer Ethics Scale by Muncy and Vitell in the context of Turkey and Germany.

Key Words: Consumer Ethics Scale, ethical decision making, consumer behaviours, attitudes towards business, cultural difference



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ABBREVIATIONS

CES	: Consumer Ethics Scale
ATB	: Attitudes Towards Business
ACT	: Actively Benefiting From Illegal Activity
PAS	: Passively Benefiting From Illegal Activity
QUES	: Questionable (Legal But Unethical) Practice
NOH	: No Harm/ No Foul Practice
RECY	: Recycling /Doing Good
DOWN	: Downloading
GOOD	: Doing Good



CHAPTER I

1. INTRODUCTION

1.1. Introduction

In the global business environment; the business professionals, organizations and companies face ethical issues. Concerns for ethical issues in business have dramatically increased over last decade (Vitell, Muncy, 1992:585). Also the ethical sensitivity of all professionals (lawyers, physicians, educators, and business executives) is pointed out in recent years (Tsalikis, Fritzsche, 1989:695). However many studies in literature focus on the seller side of the buyer/seller dyad, few studies examine ethical issues in the marketplace from the perspective of consumer ethics (Muncy, Vitell (1992:585), Vitell, Lumpkin, Rawwas (1991:365), Diallo, Checchin (2017:435)).

A literature includes many definitions of '*Ethics*' in literature. '*Ethics*' is defined as "inquiry into the nature and grounds of morality where the term morality is taken to mean moral judgments, standards, and rules of conduct" (Taylor, 1975:1). As a contemporary definition, Bowie, Schneider (2011:10) defines that '*Ethics*' is the code of moral standards by which people judge the actions and behaviours of themselves and others. Ferrell O., Hirt, Ferrell L. (2015:32) defines that 'an ethical issue' is an identifiable problem, situation, or opportunity that requires a person to choose from among several actions that is evaluated as right or wrong, ethical or unethical. '*Business ethics*' relates to an individual's or a work group's decisions that society evaluates as right or wrong. 'Consumer ethics' is defined as the moral principles and standards that guide behaviour of individuals as they obtain, use, and dispose of goods and services (Vitell, Muncy, 1992:298).

Consumers, as individuals, engage in business practices. Many consumers believe that businesses take advantage of consumers and make a profit. In many ethical situations, the consumers are excluded. Consumer behaviours related to ethical issues in business can be subdivided into 'benefit at the expense of the seller' and 'benefit at the expense or other consumers' (Chan, Wong, Leung, 1998:1163). As subsequent studies, Rallapalli, Vitell, Wiebe, Barnes (1994:224) and Muncy & Vitell (1992:306) demonstrate that consumers' ethical decisions are affected by demographic characteristics and personality.

Culture is an important factor which influences ethical decision making. Many cross cultural studies (Al-Khatib, Vitell, Rawwas, 1997; Vitell et al. 1991; Muncy, Vitell, 1992; Rawwas,1996; Chan et al. 1998; Erffmeyer, Keillor, LeClair, 1999) show that there are significant differences between different countries which have different moral stances and values. Yates, Oliveira (2016: 108) investigates the influence of cultural differences on decision making.

Vitell&Muncy (1992:368) and Vitell& Muncy (2005:267) define questionable practices on four dimensions which are actively benefiting from illegal activities, passively benefiting from illegal activities, questionable (legal but unethical) practices, no harm/ no foul practices. The authors formed the Consumer Ethics Scale with questionable practices on four dimensions. Muncy and Vitell (2005:267) modified the scale by adding 'recycling/ doing good' as a fifth dimension which represents 'doing good' for others in society. The authors also found that consumers act more ethically when they have a positive attitude towards business (Muncy&Vitell, 2005:269). This study investigates both cultural perception of questionable consumer practices beside other consumer practices and consumers' attitudes towards business. The first chapter contains the background of the research, justification and contribution of this study and research gaps spotted.

1.2. Background to the Research

The marketing discipline has devoted considerable conceptual and empirical work to research on ethical issues (e.g., Ferrell and Gresham, 1985; Hunt and Vitell, 1986; Hunt and Vitell, 1993). Whilst much of the research in the area of business ethics has focused on the incorporation of codes of ethics within a company and the ethical climate of the organisation, the individual rather than the organisation should be the unit of analysis when studying ethics (Al-Khatib, Vitell, Rexeisen, Rawwas, 2005: 496).

Consumers are important participants in any transactions; downplaying their role in ethics research is analogous and missing an important piece of the puzzle, without which it is not possible to understand the whole picture. A prioritization of consumers in ethical issues influences ethical purchasing plans and habits (Carrington, Neville, Whitwell, 2014:2764). Moreover, some previous studies found that consumers' decision-making and behaviour might be related to some demographic factors, although

the impact still remains controversial (Rallapalli, Vitell, Wiebe and Barnes (1994:489); Muncy& Vitell (1992:305); Vitell, Lumpkin and Rawwas (1991:371)).

One of the earliest studies conducted to explore this was undertaken by Wilkes (1978). His study demonstrates an individual's perception to behaviours such as shoplifting or observing shoplifting without saying anything. The study also demonstrates a degree of consumers' judgements relating to certain 'wrong' activities (Wilkes, 1978:69). The development of theoretical models (Ferrell& Gresham, 1985; Hunt& Vitell, 1986; Trevino, 1986) aim to form a conceptual and empirical foundation to understand ethical decision making process of marketers.

Vitell, Lumpkin and Rawwas (1991:368) also highlight that there is a lack regarding ethical beliefs and attitudes of ultimate consumers and unethical practices in the literature. In their study, the authors evaluate the elderly consumers' perceptions in 20 potentially ethical situations and examine whether there is a relationship between various personal characteristics and one's general moral philosophy. Machiavellianism is one of the driving personal characteristics regarding ethics. Individuals' ethical ideologies which are '*Relativism*' and '*Idealism*' are a determinant of a consumer's ethical beliefs. Results show that most of elderly consumers appear to behave relatively ethical but Machiavellian. In their study, the findings also show that elderly consumers who are more Machiavellian than younger consumers. Respondents who are more Machiavellian seem to be more idealistic and less relativistic.

Similarly, among the first studies of consumer ethics Muncy&Vitell (1992:300) demonstrate 27 consumers' perceptions to various and difficult ethical situations and define various demographic variables relative to the perceptions. By improving a consumer ethics scale, Muncy&Vitell (2005:267) defined the extent to which consumers find that certain questionable practices are ethical or unethical and impacts of ethical beliefs on consumers' behaviours. The consumer ethical beliefs are defined by four dimensions as follows:

1. Actively benefiting from illegal activities (e.g., Drinking a can of soda in a store without paying for it).
2. Passively benefiting from illegal activities (e.g., Observing someone shoplifting and ignoring it).
3. Questionable practices (legal but not ethical) (e.g., Stretching the truth on an income tax return).

4. No harm/no foul practices (e.g., Spending over an hour trying on clothing and not buying anything) Vitell& Muncy (1992:368).

All four of the existing dimensions deal with avoiding wrong doing. With these four dimensions, 'Consumer Ethics Scale' is formed by Muncy and Vitell(2005:268). The authors modified and improved the consumer ethics scale. The modifications include changing items with contemporary items and the addition of new items as fifth dimension. New items grouped into three significant categories as follows:

- ü Downloading copyrighted materials (e.g., Buying counterfeit goods).
- ü Recycling/environmental awareness (e.g., Purchasing something made of recycled materials even though it is more expensive).
- ü Doing good (e.g., Correcting a bill that has been miscalculated in your favour)

Muncy& Vitell (2005:267). The latter two categories (recycling/ doing good) reflect positive rather than negative unethical behaviours (Arli, Leo, Tjiptono, 2016:5).

Though, new items that represent the consumers' desire to do the 'right' thing propose a distinct and valuable contrast to the existing items of consumer ethics scale. The findings show that in the first dimension, the actions which most of consumers perceive as illegal are initiated by consumers. The second dimension includes actions which consumers benefit passively from sellers' mistake. In the third dimension, the actions are initiated by consumers. The actions are legal but unethical and therefore still morally questionable. The results of survey formed by the consumer ethics scale reveal that the consumers believe benefiting actively from illegal activity is more unethical action than passively benefiting from illegal activity. The fourth dimension includes the actions involved the copying of intellectual features such as software, movies are not perceived as unethical at all (Swaidan, Rawwas, Al-Khatib 2003:180; Vitell,2003:35).

Age and gender are factors which impact on ethical beliefs Vitell (2003:38). However the study of Erffmeyer, Keillor, LeClair (1999:47) maintains that younger people are more tended to take advantage of situations where they stand to gain in a consumer transaction, Vitell& Muncy (1992:309); Rawwas, Singhapakdi (1998:26) assert the contrary about the impact of age factor on ethical beliefs. On the one hand; Fullerton, Kerch, Dodge (1996:811); Swaidan, Vitell, Rawwas (2003:183); Swaidan, Vitell, Rose, Gilbert (2006:13) assert the contrary about the impact of gender factor on

ethical beliefs. On the other hand, a significant difference related gender in ethics is reported in the context of Turkey. Ekin and Tezölmez (1999:17) show that 'female managers have higher ethics score than male managers'. Similarly, the study of Rawwas (1996:2017) demonstrate that 'women tend to be somewhat more ethical than men in terms of ethical beliefs'. By recognizing how gender influences on ethical beliefs, organizations, firms and companies in business, this may help such bodies to develop more appropriate practices (related promotion, advertising or selling) to encourage ethical consumer behaviour (Bateman, Valentine, 2010:395). It is widely acknowledged that different cultures produce different expectations, which become expressed in distinct ethical norms. These, in turn, influence decision making and may result in dissimilar behaviours (Ferrell and Gresham, 1985:88).

Many scholars studied the different cultures and their impacts on ethical behaviour. For example, Al-Khatib, Vitell and Rawwas (1994:227) compared the consumers in a cross-cultural study in Egypt and Lebanon. The findings showed that consumers which coped with civil unrest and terrorism in Lebanon, are more accepting of all 'questionable practices' as defined in consumer ethics scale.

A similar study compared consumers in the USA with consumers in Egypt executed by Al-Khatib, Vitell and Rawwas (1996:760). The study shows consumers' judgements about a diversity of situations involved ethical issues such as changing price on products in a store and also selected personal characteristics related to the individuals' general moral philosophy. Furthermore, consumers in the USA are more ethical than consumers in Egypt on three of four consumer ethics dimensions. Another cross-cultural study by Rawwas, Strutton and Johnson (1996:53) compared the consumer actions between consumers in the USA and consumers in Australia. According to results of the consumer ethics scale, Australian consumers are more tolerant than consumers in USA for three dimensions of questionable practices.

Contrary to other studies; results of Chan, Wong and Leung (1998:1168) compared the consumers according to characteristics of attitudinal indicate that consumers who have a negative attitude towards business, are more tolerant to the action of 'benefiting from others' expense'. This study investigates the relationship between Turkish and German consumers' ethical beliefs and their attitudes towards business. The results are expected to show differences in consumers' mind and perceptions on ethical decision making. In addition consumers which are a major

determinant influence the process in business. Therefore there is a lack of information about consumers' ethical decision making in the literature.

1.3. Justification for the Study

Marketing, the border among the organizations, firms and individuals as consumers, is the focus of many studies related to business ethics (e.g. Ferrell & Gresham, 1985; Hunt & Vitell, 1986; Chonko, 1995). Business professionals recognize the importance of differentiating the marketing mix elements to respond to more easily visible determinants of different cultural environments. Differences in consumers' ethical beliefs, values and actions impact consumers' attitudes towards both firms and product offering (Al-Khatib, Dobie, Vitell, 1995:88).

There is a relationship between ethical issues in business and an organizations' interactions. Because of an increasing public population and concern in relation to environmental and social impacts of business operations, the study of ethical behaviour in business involve a greater degree of importance (Hunt, Vitell, 1986:5).

Almost all of the problems in business derive from huge coverage and announcements in the media. Unfortunately in many cases, business professionals and organizations are to blame for taking advantage of the consumer. Nevertheless, research (Al-Khatib, Vitell, Rawwas, 1997:761) shows that sometimes consumers are not only the victim but also the guilty.

Consumers perceive few questionable activities as tolerable. In ethical issues, when the source of fault is the consumer rather than business professionals, firms, organizations or companies, these businesses need to recognise the degree of tolerance against the consumer behaviour. Understanding why some consumers engage in unethical behaviour may be helpful in ultimately curtailing such practices. Hence, it is pertinent to study consumer behaviour in ethics research so as to gain a complete understanding of ethical issues in the marketplace (Vitell 2003:33). Furthermore, consumers' attitude towards business has implication for business practices; by being socially responsible, businesses can minimise losses and build a good corporate image (Lui, Tong, Wong, 2012:54).

Additionally Rao and Al-Wugayan (2005:63) figured out that there is an increasing attention in consumer ethics research. In reality, unethical consumer behaviour is prevalent in daily life and has non-trivial consequences for business.

Therefore 'the understanding of consumer ethics is crucial to today's marketers and policy makers' (Chan, Wong & Leung 1998:1163). Furthermore, Al-Khatib, Dobie, Vitell (1995:87) and Chonko (1995:160) concern how the ethical perceptions of consumers impact the operations of firms globally.

However examining many studies in relation to consumer ethical/unethical behaviour, it has been observed that there is a lack of empirical studies which were conducted on ethical decision making among Turkish and German consumers. In addition, there are not many comparative studies written in English which allows both audiences from Germany and Turkey to read and understand with regard to German and Turkish populations' ethical beliefs and their attitudes towards business on ethical decision making.

The current study aims to investigate the differences between two cultures which includes different norms and values on ethical decision making. This research also provides a better understanding for two different cultures (in both Turkish population and German population) on consumer behaviours.

1.4. Contribution of the Study

As a theoretical contribution, this research is to define the dimensionality of the consumer ethics scale specifically in the context of Turkey and Germany. The secondly aim of this research is to determine the relationship between influence of culture, attitude towards business and ethical beliefs on ethical decision making and the third aim of this study is to explore how consumer activities differ across cultures by exploring the differences between Turkish and German consumers' ethical beliefs and which types of questionable consumer practices are investigated as more acceptable than among five dimensions. Muncy&Vitell(2005:267) defined the consumer practices on five dimensions which are;

- ü Actively benefiting illegal activities,
- ü Passively benefiting illegal activities,
- ü Questionable (legal but unethical) practices
- ü No harm/ no foul practices,
- ü Recycling/ Downloading/ Doing good.

Contemporary literature reveals that there is a lack of consumer research which compares Turkish consumers and German consumers in terms of ethical beliefs and attitudes towards business. It is expected that the findings from this study will contribute to the deficiency of existing literature on ethical decision making. Furthermore this will not only highlight the differences between two cultures but also provide one more different perspective to cross-cultural studies.

This research will also support and contribute to the modification study of consumer ethics scale by Vitell& Muncy (2005). The modification of Vitell& Muncy (2005:269) was carried out in the U.S. with 1000 respondents comprising of students and non-students by mail method. The target group for this study focuses on young consumers instead of adult consumers. In addition to most of the surveys for this study is executed by handing out to the participants without using mail method as in Vitell& Muncy's study.

The study will provide an understanding of consumers' ethical perceptions culturally to business and to understand to what extent consumers attitudes towards business affect consumers' behaviour on ethical decision making. Thereby business professionals may understand that the consumers who are willing to take advantage of businesses or benefit from business practices are important factors in business process. Besides to hinder unethical consumer behaviour in the marketplace, professionals, organizations and individuals as employees are the other side of business life. Hindering unethical consumer behaviour may assist that all businesses carry out ethical standards to marketplace. To find positive attitudes towards business among young consumers supports ethical behaviours more probable than unethical behaviours.

1.5. Research Gaps

Individuals differ in their ethical judgements. According to the framework which is proposed by Flurry and Swimberghe (2016:92), when teenagers face an ethical issue, teenagers' stages of cognitive moral development, individual characteristics and situational environment influence their ethical judgements. '*Ethical judgement*' refers to the 'extent to which one believes that a certain alternative is ethical or not' (Vitell, Singhapakdi, Thomas, 2001: 156). There is no adequate information about attitudinal factors which affect to ethical judgements made by consumers. Three studies which are Wilkes (1978), Davis (1979) and DePaulo (1987) in literature were mentioned and

extended by Vitell&Muncy (1992:586). These studies indicate a relationship between ethical beliefs and underlying attitudes towards business. This research investigates a difference between two distinct cultures according to selected attitudinal variables and ethical beliefs. Therefore this research helps us understand the factors which affect the consumers' judgements.

Information about consumers' ethical decision making is limited. There is a gap in the literature regarding the ethical beliefs and attitudes of ultimate consumers' unethical practices. Furthermore as a second research gap, studies which were conducted regarding consumer behaviours in the literature are limited and this study investigates whether there is a connection between consumers' attitudes towards business and 'ethics' perception of consumers regarding ethical beliefs on ethical decision making.

Thirdly, the new items which are added by Muncy and Vitell (2005) is modification of Consumer Ethics Scale. The new items are grouped into three distinct categories:

- Downloading
- Recycling
- Doing good (Muncy&Vitell, 2005:268).

There are not adequate studies which include the new items. This study also includes new items of Consumer Ethics Scale to evaluate and interpret in the content of cross cultural.

1.6. Summary

This chapter introduces the background of this research, objectives, justifications and contributions of this study. This chapter also outlines the constructs of ethical beliefs and the research gaps in the literature to highlight the structure of this study. The second chapter includes the literature review of this research.

CHAPTER II

2. LITERATURE REVIEW

The literature includes many studies regarding business ethics. Since consumers take a crucial role in the business process, the businesses have to consider the consumers' opinion for sustainable profitability in business. However, the consumers seem to be the missing link in ethics studies. Many researchers (Swaidan, Vitell, Rose, Gilbert (2006:1), Swaidan, Vitell, Rawwas (2003:176), Vitell, Singhapakdi, Thomas (2001:154) show that Murphy and Laczniak (1981) claims a large body of literature has developed concerning ethics in the marketplace; however, much of studies has focused primarily on the seller side of the buyer/seller dyad. Only 5% deal with consumer situations (Swaidan et al. 2006:1). Vitell et al. (2001:154) also figured that the knowledge of consumer ethics is still very limited in the literature.

In recent years, consumers' behaviour started to be perceived as a misconduct activity in consumer ethics which means consumers are taking advantage of business practices by supporting the illegal activities. Shoplifting, changing price tickets on products, drinking juice without paying anything are examples of common ethically questionable activities. Beekun, Hamdy, Westerman, HassabElnaby (2008:587) figures out the ethical issues including bribery and corruption in business. Their study also examines the impact of national culture by determining a country's acceptable practices in business on ethical behaviours.

There are many studies regarding the perception of both ethical and unethical consumer behaviour in the literature. As an important point in consumer research, consumers' ethical perceptions of business and marketing practices were investigated but there is a 'gap' in the literature concerning the ethical beliefs and attitudes of the final consumer regarding potentially unethical consumer practices (Vitell, Lumpkin, Rawwas, 1991:366). Carrington et al. (2014:2760) explored the factors which affect the ethical intention- behaviour gap. These factors are prioritization of ethical concerns, formation of plans/habits, willingness to commit and sacrifice and modes of shopping behaviour.

The study of Muncy&Vitell (1992) is one of the pioneering studies regarding consumer ethics. A significant progress shaped around consumer ethics since the leading study of Muncy&Vitell (1992). There are few studies concerning the influence

of consumers' attitudes towards business on ethical beliefs from cultural perspective in the literature.

2.1. Consumers and the Marketplace

A consumer is generally thought of as a person who identifies a need or desire, makes a purchase and then disposes of the product during the three stages in the consumption. Consumers of different age groups obviously have very different needs and wants. In business, conflicts often arise between the goal to succeed in the marketplace and the desire to conduct business honestly and maximize the well-being of consumers by providing consumers with safe, effective products or services (Solomon, 1992:9).

Crane, Matten (2007:313) propose that customers are considered as one of the most important stakeholders. Organizations in the marketplace develop the business strategy to achieve superior value for customers by outperforming competitors. Also the companies develop the business strategies to ensure the customers' satisfaction. Otherwise, customers which are not satisfied probably change their preferences. Thereby the situation probably results in loss of market share among the businesses. There is a concern in business that whether the satisfaction of consumer stakeholders is necessarily consistent with the best interests of organizations. The organizations that compete against the other organizations in the marketplace to provide superior value to individuals as consumers. Therefore businesses pay attention to gain consumer's satisfaction for sustaining market dynamics.

An individual generally interacts with the others in the marketplace as part of their daily routines. Fullerton, Kerch, Dodge (1996:806) maintain individuals' attitudes associated with 'ethical behaviour' is defined as a structure or a judgement about potential unethical behaviour. An individual learns through the assessment of input from various reference groups in society. An empirical investigation of how consumers in different cultures perceive certain ethical issues in marketing, their attitudes toward business and salespeople, and the personal moral philosophies that form the bases for these perceptions and attitudes would provide marketers with significant insights about how to design appropriate marketing policies (Singhapakdi et al. 1999:258).

2.2. Ethics, Consumer Ethics and Consumerism

The word 'ethics' originated from the Greek word 'ethos'. Ethics, is concerned with the study of morality (that comprises the norms, values and beliefs embedded in social process which define right and wrong for an individual or a community) and the application of reason to interpret specific rules and principles that determine right and wrong for a given situation. (Crane and Matten, 2007:8).

In more recent works, ethics has also been considered as the study and philosophy of human conduct, with an emphasis on the determination of right and wrong. Muncy&Vitell (1992:298) defined '*consumer ethics*' as the moral principles and standards that guide behaviour of individuals or groups as they obtain, use and dispose of goods and services.

A number of researchers (Rawwas, Swaidan, Oyman, 2005:183 and Vitell, 2003:33) identify that there are many studies such as Ekin, Tezolmez (1999:20) and Vitell, Grove (1987:433) concerning ethics in the marketplace, most of the studies focus on the side of businesses. As a contemporary study of Bazerman, Sezer (2016: 95) investigate the area of behavioural ethics in terms of people which engage in unethical behaviour without their own awareness in business. On the other side, Rawwas, Singhapakdi (1998:27) emphasize that few ethics studies which focus on the consumer side can be divided into three general categories:

- Consumer practices
- Consumer ethical decision making
- Cross-cultural consumer ethics

The study of Tsalikis, Victoria (2017:86) maintains that consumers can understand their personal motivations and are capable of pursuing multiple goals when making one decision. The study of consumers' decisions and practices ethically are categorised by two determinants which are consumerism and consumer ethics. The focus point of this study includes importance of consumer ethics rather than consumerism.

Consumer ethics is the study of what constitutes right or wrong conduct in consumer behaviour. It is an application of general ethical principles to actual practical problems in consumer behaviour such as cheating, dishonesty, lying, and misleading to

determine what action is 'ethical' and what behaviour is 'unethical' (Swaidan, 2011:202). On the one hand, from an ethical perspective, the tendency to take risks is correlated with unethical behaviour (Rallapalli et al. 1994). On the other hand, Forsyth (1980:175) propose that individual moral beliefs and attitudes are part of an integrated conceptual system of personal ethics.

As Muncy&Vitell (1992:298) identifies 'consumer ethics' as 'the moral principles and standards that guide behaviour of individuals or groups as they obtain, use and dispose of goods and services. A consumer ethics scale developed and listed various questionable consumer practices by Muncy&Vitell (1992:303) and Vitell& Muncy (1992:590) examine consumer beliefs regarding various questionable (legal but unethical) behaviours. According to Fullerton, Kerch and Dodge (1996:806), 'consumer ethics' is 'doing right particular actions opposed to doing wrong particular actions on the part of the buyer in consumer situations'. The knowledge of consumer ethics is still very limited (Vitell et.al.2001:154).

In consumer ethics, it is more difficult to make a case for ethical behaviour for the good of the consumer (beyond the benefits of a clear conscience, high self-esteem and staying out of jail). The focus therefore tends to be more outward looking at the impact of the consumer's actions on others and particularly on the financial interests of businesses, which perhaps explains the emphasis on negative behaviour and negative impacts (Brinkmann, Peattie, 2008:23). In recent years, the realization of the importance of consumer ethics for promoting truly ethical marketplace has motivated sustained research devoted to various issues of consumer ethics (Rao, Al-Wugayan, 2005:46).

Regarding ethical consumption in the marketplace, Shaw and Clarke (1998:163) defines an '*ethical consumption*' as 'the degree to which consumers prioritize their own ethical concerns when making product choices'. Another definition of 'ethical consumption' is 'buying and consuming things that are made ethically by companies that act ethically' in Ethical Consumer Magazine (Freestone, McGoldrick, 2008:447). According to the study of Carrington et al (2014:2760), understanding and enhancing ethical consumption of individuals provides both strategic and tactical implications for the future sustainability of economies, societies and environments.

2.3. Consumer Behaviours and Attitudes Towards Business

Many factors such as age, gender, nationality, religion, an education influence individually consumers' ethical behaviours (Rawwas, Singhapakdi (1998:27); Vitell, (2003:35); Vitell, Lumpkin, Rawwas (1991:365)). On the other hand, the factors which affect on consumer behaviours are grouped as cultural, social, personal and psychological (Altay, 2013:11).

Though, the age factor is viewed as the most important demographic determinant, with elderly consumers being more ethical (Vitell, 2003:35). Also Vitell, Rawwas and Lumpkin (1991:365) figure out that the elderly consumers generally more ethical than younger consumers. Rawwas and Singhapakdi (1998:31) investigate that age is significant between adults (20-79 years old), teenagers (13-19 years old), and children (10-12 years old). Teenagers and children differ in two of the four consumer ethics dimensions. As a result teenagers are more ethical than children, however adults are comparatively more ethical than teenagers. In terms of gender, the studies find that females are more ethical than males. Rawwas (1996:1017) shows that gender is an important factor in both the dimension of 'actively benefiting from illegal activities' and the dimension of 'no harm/no foul practices'.

Additionally demographic variables, the role of personal values on ethical decision making affect a wide range of attitudes and behaviours tested empirically. For instance; studies of Erffmeyer, Keilor, LeClair (1999); Rawwas, Vitell, Al-Khatib (1994); Rawwas, Strutton, Johnson (1996); Van Kenhove, Vermeir, Verniers(2001) investigate Machiavellianism as a factor of personal characteristic and Singhapakdi, Rawwas, Marta, Ahmed (1999); Swaidan, Rawwas, Al-Khatib(2004) mention moral philosophy on ethical decision making.

Rallapalli, Vitell, Wiebe, Barnes (1994:487) found that there is a relationship between consumers' ethical beliefs and personal characteristics containing tendency to high needs and risks for independency and modernity. The results demonstrate that consumers sustaining desirable behaviour for socially high needs tend to behave more ethical. Vitell&Muncy (1992:593) also examine the influence of personal attitudes on ethical decision making. According to results, in a situation where the customer's attitudes towards business are generally positive, customers are more likely to behave ethically. On the other hand, if the customers have a negative view towards business, they likely tend to behave unethically and illegally. The study aims to determine

whether attitudinal differences affect consumers' ethical judgements and attempt to understand cultural differences between behaviours in accordance to moral beliefs.

2.4. Ethical Theories

Ethical theories contribute to making individuals' decisions ethically by providing a framework. Ethical theories also focus on observed individuals' behaviours and observed characteristics such as honesty and fairness. Hunt & Vitell (1986:5) proposes that deontological and teleological evaluations are the two most important dimensions of the individual's moral philosophy. Chonko (1995:58) proposed that teleological and deontological theories offer advantages and disadvantages in relation to making marketing decisions in business.

Table 1. Ethical Theories

Teleological Theories	Teleological theories propose that the consequences of an action is a degree of the moral rightness. In a situation, where the consequence of an action is bad, the action is wrong. In general, the right action is the one that produces or is intended to produce the greatest ratio of good to bad results.
Egoism	<p>An act is ethical when egoism promotes the individual's best long-term interests. Moral principles of egoism are the goodness of self-interest and making the highest level of the best interest.</p> <p><i>Advantage:</i> The whole marketing professionals are responsible for the best interests of organizations on marketing policies and the long-term decisions.</p> <p><i>Disadvantage:</i> There are several problems related with egoism. Firstly, when the results of the action which are obviously wrong provide the best interest in long-term, egoism takes no stand against the action. Secondly, egoism is not appropriate to the basic nature of business. Thirdly, consequences of actions result in a conflict between two or more egoists due to sacrifice in decisions of egoists.</p>
Utilitarianism	<p>Utilitarianism is an ethical philosophy that emphasizes the best interests of all concerns. The aim of Utilitarianism is to achieve benefits of both other individuals in society and decision makers. Utilitarianism is considered relatively easy to carry out within in business practice.</p> <p><i>Advantage:</i> Rules, policies and standards are not executed without testing for the best interests of everyone.</p> <p><i>Disadvantage:</i> Utilitarianism focuses on results rather than means. Ignoring actions that appear to be wrong makes it difficult in formulating satisfactory rules.</p>

<p><i>Situational Ethics</i></p>	<p>Situational Ethics arise as a debate when other ethical theories are inappropriate. Ethical philosophies accord with laws. Furthermore, ethical philosophies are non-directive and embrace conditions of no guidelines.</p> <p><i>Advantage:</i> The situational ethical philosophy prevents the only interest of business marketing decision making and emphasizes the importance of individuals' welfare in marketing decision making.</p> <p><i>Disadvantage:</i> Situational ethics denies general rules (e.g., telling the truth is always good) under certain circumstances. Also the same motives under different circumstances produce two completely different results.</p>
<p>Deontological Theories</p>	<p>Deontological theories argue that more than the consequences of an action is considered in making ethical decisions</p>
<p><i>Kant's Categorical Imperative</i></p>	<p>According to Kant the philosophy indicates moral duties that a human being is obligated to follow under any circumstance and provides universal principles for goodness and badness in a society for the best results by decisions, while teleological theories refuses universal principles.</p> <p><i>Advantage:</i> Kant's approach to ethics is the advantage of eliminating uncertainty from decision making. Second, Kant's philosophy implies a moral obligation that marketers consider in making ethical decision.</p> <p><i>Disadvantage:</i> No clear way of resolving conflict is provided. Duties include a conflict between customers and stockholders.</p>
<p><i>Golden Rule</i></p> <p><i>Golden Rule</i></p>	<p>The Golden Rule offers a behaviour which is mutual fairly.</p> <p><i>Advantage:</i> First advantage of Golden Rule is to personalize marketing decisions. Marketing decision makers consider others' concerns.</p> <p><i>Disadvantage:</i> Parties in an exchange are rarely equal under circumstances. Predicting the reactions of others to certain circumstances is unpredictable.</p>
<p><i>Ross' Duties</i></p>	<p>Marketing decision makers consider the philosophy to evaluate alternatives with respect to duties involved and determine the most obligator duty. Duties based on fidelity, gratitude, justice, beneficence, self-improvement, non-injury ordinarily impose a moral obligation.</p> <p><i>Advantage:</i> Ross' approach combines the Utilitarian perspective of consequences with moral duties thereby clear implications of duties provide the way how marketing professionals make the marketing decisions.</p> <p><i>Disadvantage:</i> In the situation that facing of conflicting duties, to decide which duty is important according to marketing professionals to make decisions is complication in business</p>

(Chonko, 1995:58-59).

2.5. Culture and Cross Cultural Studies

Individuals from different cultures probably have different beliefs about right and wrong, different values, perceptions. Gulmez, Holley (2012:6) as a cross-cultural study compared with students in Turkey and students in UK in terms of their attitudes to ethics. The results show that the majority of students both in Turkey and UK were extremely interested in ethics as a subject, however students in UK have more positive approaches to ethics than students in Turkey.

Therefore, variations can occur in ethical decision making across nations and cultures. The acceptance level of the consumer ethics scale developed by Muncy and Vitell (1992), Vitell and Muncy (1992) is supported by carrying out on different cultures or groups in many studies such as Yates, Oliveira (2016), Vitell, Lumpkin, Rawwas (1991); Rawwas, Vitell, Al-Khatib (1994); Al-Khatib, Dobie, Vitell (1995); Rawwas (1996); Chan, Wong, Leung (1998); Erffmeyer, Keillor, LeClair (1999); Vitell, Paolillo (2003); Al-Khatib, Stanton, Rawwas (2005); Rawwas, Swaidan, Oyman (2005); Swaidan, Vitell, Rose, Gilbert (2006) and Vitell, Paolillo, Singh (2006).

Hunt and Vitell (1986:10) and Ferrell and Gresham (1985:88) suggested that there is a relationship between consumer ethics and culture. According to Hofstede (2011:3); the definition of 'culture' is that the overall programming of the mind which recognized the members of one human group in society from another maintaining that the programming process associated with values such as individualism, tolerance for ambiguity and respect for the rights of others. Singhapakdi, Rawwas, Marta, Ahmed (1999:257) maintained that consumers from different cultures tend to perceive ethical issues from different perspectives. Hofstede's typology maintains that individuals in society or group grow up with 'mental programme' comprised in early childhood and strengthen in later life. This mental programme includes a component of national culture. Individuals from different countries or societies argue that the values are different (Hofstede, 2011:3).

Beekun, Peattie (2008:587) compare consumers in United States with consumers in Egypt. Their study determines the relationship between national culture and ethical decision making in the context of business. According to their findings, the respondents which are more individualistic and low in power distance in the U.S. are more unethical than the respondents which are collectivistic and high power distance in Egypt (Beekun et al., 2008:587).

Chonko (1995:34) suggests that values are in relation to three elements which are culture, administrative values and religiosity and associated with ethical problems probably appear by considering common-held values across cultures. Different values lead individuals to different results about ethical behaviour. Moral values and thoughts of individuals in the same society are also factors that impact on ethical decision making. Problems between individuals or organizations generally arise from two cultures that treasure on different values. Many times, the individual's goals and aim of the organizations result in a conflict.

Since the model is significant and the first comprehensive statement of environmental impact on human thinking and actions besides the model is supported by empirical findings by most researchers. Furthermore academic disciplines aim to verify the validity of the model as Vitell (et al.1993). Though Hofstede's susceptible contingency approach, which supposes that each factor related, influences intercultural and cross-cultural studies, other researchers enterprises to create the theory personally. According to Vitell, Nwackukwu, Barnes (1993:753), to understand consumer ethics from different nations and cultures the four dimensions of Hofstede's model are applied.

The model of national culture consists of six dimensions. The cultural dimensions represent independent preferences for one state of affairs over another that distinguish countries (rather than individuals) from each other. The country scores on the dimensions are relative, as all of people are human and simultaneously all of people are unique. In other words, culture can be only used meaningfully by comparison.

(<https://geert-hofstede.com/national-culture.html>)

Table 2. Dimensions of Hofstede's Model

<i>Power distance</i>	This dimension expresses the degree to which the less powerful members of a society accept and expect that power is distributed unequally. The fundamental issue here is how a society handles inequalities among people. People in societies exhibiting a large degree of <i>power distance</i> accept a hierarchical order in which everybody has a place and which needs no further justification. In societies with low <i>power distance</i> , people strive to equalise the distribution of power and demand justification for inequalities of power.
<i>Uncertainty avoidance</i>	The ' <i>Uncertainty Avoidance</i> ' dimension expresses the degree to which the members of a society feel uncomfortable with uncertainty and ambiguity. The fundamental issue here is how a society deals with the fact that the future can never be known: Should human beings try to control the future or just let it happen? Countries which exhibit strong <i>uncertainty avoidance</i> maintain rigid codes of belief and behaviour. Societies which exhibit weak <i>uncertainty avoidance</i> maintain a more relaxed attitude in which practice counts more than principles.
<i>Individualism</i>	The high side of this dimension, called ' <i>Individualism</i> ', can be defined as a preference for a loosely-knit social framework in which individuals are expected to take care of only themselves and their immediate families. A society's position on this dimension is reflected in whether people's self-image is defined in terms of "I" or "we."
<i>Masculinity</i>	The ' <i>Masculinity</i> ' side of this dimension represents a preference in society for achievement, heroism, assertiveness and material rewards for success. Society at large is more competitive. Femininity which is opposite to masculinity stands for a preference for cooperation, modesty, caring for the weak and quality of life. Society at large is more consensus-oriented.
<i>Long Term Orientation</i>	Every society has to maintain some links with its' own past while dealing with the challenges of the present and the future. Societies prioritize these two existential goals differently. Societies who score low on this dimension, for example, prefer to maintain time-honoured traditions and norms while viewing societal change with suspicion. Those with a culture which scores high, on the other hand, take a more pragmatic approach: they encourage thrift and efforts in modern education as a way to prepare for the future.
<i>Indulgence</i>	Indulgence stands for a society that allows relatively free gratification of basic and natural human drives related to enjoying life and having fun. Restraint stands for a society that suppresses gratification of needs and regulates it by means of strict social norms.

Source: <https://geert-hofstede.com/national-culture.html> (Accessed: 21.06.2017)

2.6. Ethical Decision Making Framework

Chonko (1995: 63) mentions that ethical decision making in most of discussions is based on two determinants which are *the knowledge* of 'right' and 'wrong' and *the judgements* about individual's behaviour occurred variously. The former is that the extension of an individual's knowledge of ethics probably develops ethical behaviour. The latter is about an evaluation. Individuals in society naturally express opinions about others' actions to judge or evaluate without knowing anything or knowing minimal content of the action. In the area of marketing ethics, a few approaches and models are proposed on decision making in an organizational environment. Vitell (2003:34) indicated that there are at least three major extensive theoretical models which explain the ethical decision making process.

2.6.1. Ethical Decision Making Process

There are three approaches regarding ethical issues in the literature. These approaches are accepted by most of the researchers.

2.6.1.1. Ferrell and Gresham Model (1985)

The first approach to decision making is Ferrell and Gresham (1985:88) that suggests with the Figure 1. that the behavioural outcomes of an ethical/unethical decisions across different situations. A general framework is a contingency approach to individual decision making and that the process is affected directly or indirectly by determinants which are individual factors, opportunity, significant others from society and the nature of ethical situation. Also subsequent studies reveal that demographic characteristics and personality impact on ethical decision making (Muncy&Vitell, (1992:297), Rallapalli, Vitell, Wiebe, Barnes (1994:487)). By determinants of decision making individual's behaviour results in ethically or unethically.

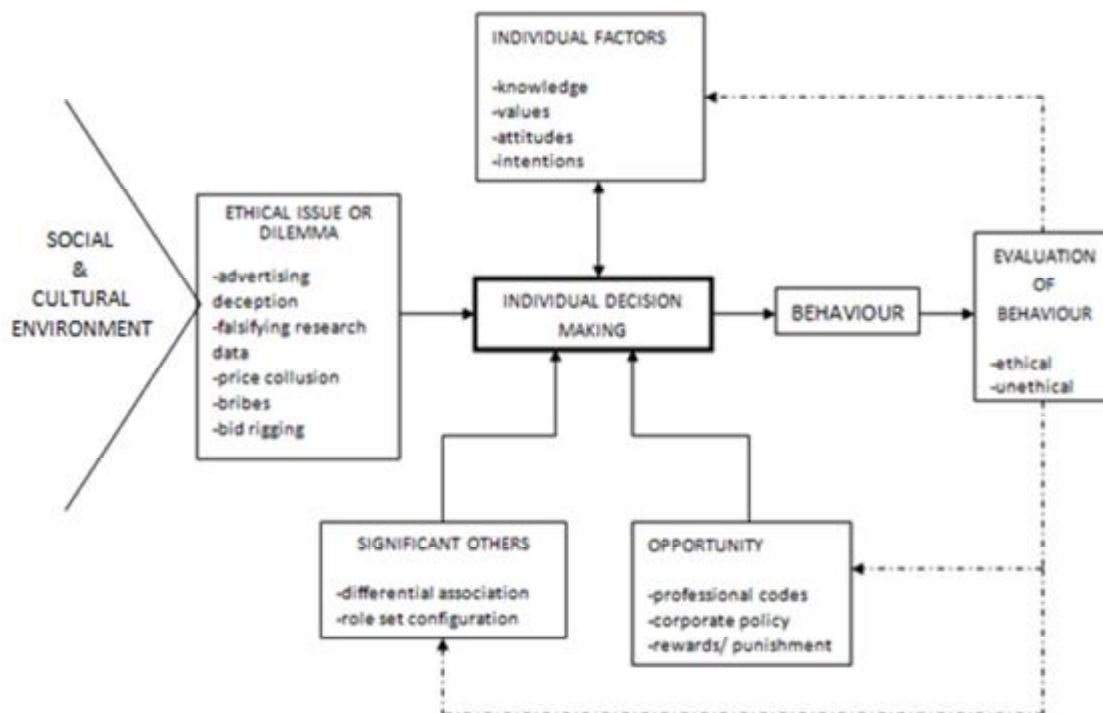


Figure 1. A contingency model of ethical decision making in a marketing organization
Source: Ferrell& Gresham (1985:89)

2.6.1.2. Hunt& Vitell Model (1986)

The second model (shown in Figure 2.) is developed by Hunt& Vitell. The model has undergone extensive empirical testing (Hunt& Vitell, 2006:1)

Hunt& Vitell (1986:5) developed a theory of marketing ethics by containing the deontological and teleological theories of moral philosophy. Their model is accepted as a general theoretical framework of ethical decision making. The model proposes that the ethical decision making process begins with an individual's perception to ethical dilemmas or situations which they are faced with. Perceiving ethical dilemmas lead to the teleological or deontological assessments which result in ethical judgements.

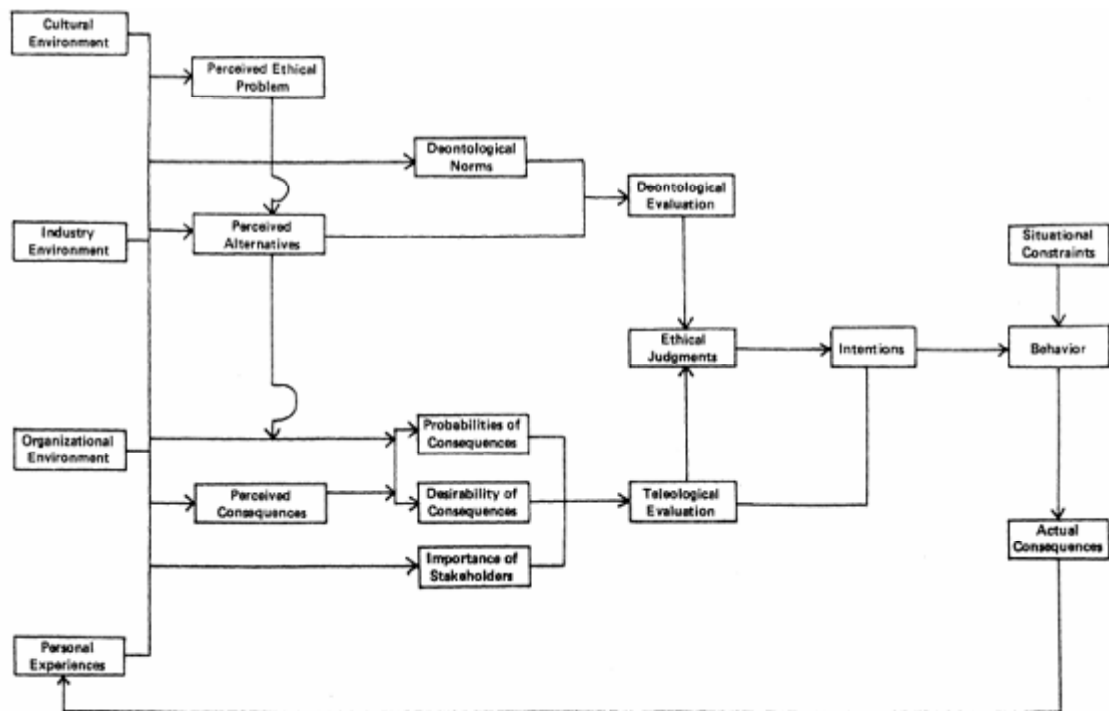


Figure 2. A general theory of marketing ethics

Source: Hunt& Vitell (1986:8)

The model developed by Hunt& Vitell (2006:3), individuals make two ethical judgements which are types of deontological and teleological. Deontologists argue that certain features of the act itself other than the value it brings into existence make an action or rule right while teleologists argue that there is one and only one basic or ultimate doing-right characteristic. The deontological evaluation includes comparisons between various options and a set of constituted personal norms, though the teleological evaluation contains the individual's assessment of how much good or bad result from the decision. In most situations an individual's judgements are probably to be a combination of both deontological and teleological evaluation. The concept that individuals in general use both types of evaluations are supported by empirical findings (Hunt& Vasquez, 1993:87). In the deontological evaluation, the inherent righteousness of each alternative being considered for adoption is assessed (e.g., approving a puffed advertisement for release). This assessment is conducted by applying personal norms elicited by the ethical dilemma to each alternative (e.g., always tell the truth). The teleological evaluation assesses the goodness or badness of the consequences which may result from the adoption of each alternative (e.g., consumers not receiving anticipated value from the product due to inaccurate advertisements). This analysis

takes into account how probable and desirable each consequence is and how the decision may impact on individuals (Mayo, Marks; 1990:164).

Ethical judgements are a significant and direct determinant of behavioural intentions in ethical situations. Ethical issues and situations probably result in a consumer's unethical/ethical behaviour. Ethical judgements influenced environmental factors Vitell (2003:44) identify the behaviour by means of the intentions established and affected directly an individual's teleological evaluation. Consequences of the behaviour which is chosen by an individual provide feedback as a personal experience. The aim of the research is to form a general theory of ethical decision making and develop a model to guide following research on how individuals make decision ethically.

The model refers to a situation in which individuals face a problem comprehended as including ethical content. The perception of the problem in the situation requires the process defined by Hunt & Vitell (1986:7) model. The model also contains several influencing factors affect all of decision making process. Nevertheless, the cultural environment impact consumer choices in a situation involving ethical issues. Vitell (2003:39) also demonstrate that in general ethical judgements appear to be directly related to an individual's attitude toward business.

2.6.1.3. Trevino (1986) Model

The third model (is shown Figure 3.) is an interactionist model which recognizes the role of both individual and situational variables. The individual's cognitive moral development stage determines how an individual thinks about ethical dilemmas regarding an individual's process of deciding what is right or wrong in a situation. However cognitions of right and wrong are not adequate to explain or predict ethical decision making behaviour (Trevino, 1986:602).

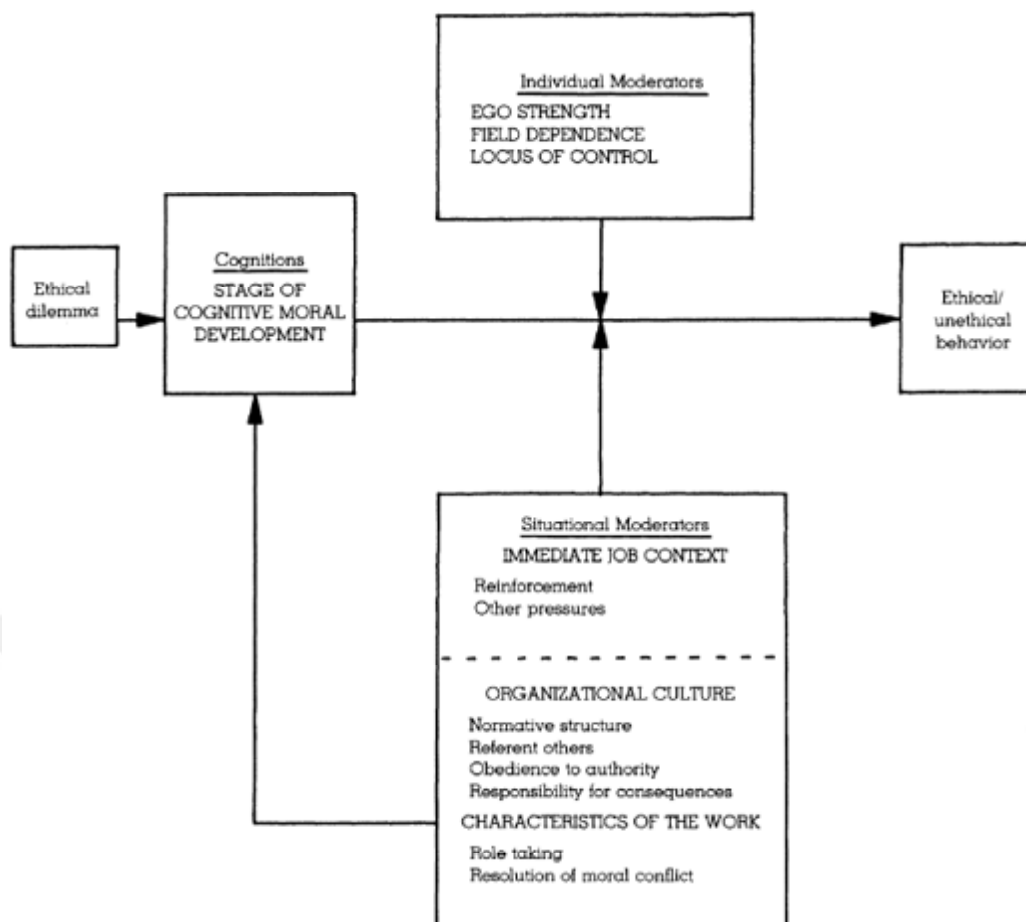


Figure 3. Interactionist model of ethical decision making in organizations
Source: Trevino(1986:603)

There is a difference between these three models. Trevino and Ferrell& Gresham models especially consider an individual's decision making process as only one factor that affects the consumer behaviour, however the model of Hunt& Vitell explain the decision making process with psychological theories. The models of Trevino and Ferrell& Gresham are not adequate to define the factors which affect on unethical consumer behaviours (Altay, 2013:22).

2.7. Summary

The study investigates teachings of Vitell (2003:44) and demonstrates the extent to cross-cultural empirically by using the consumer ethics scale developed by Muncy&Vitell (2005) on the following areas:

- Ø Relationship the consumer ethics scale to ethical judgements or behaviours.
- Ø Perform testing the main relationships of Muncy&Vitell (1992) consumer ethics scale in various cultures.
- Ø Influences consumers' attitudes towards business on consumers' ethical beliefs.
- Ø Evaluation of factors such as gender and culture on ethical decision making.



CHAPTER III

3. CONCEPTUAL FRAMEWORK

This chapter examines the discussion of the dependent and independent variables identified in the study. The chapter also includes the research questions and the hypotheses mentioned for the study.

3.1. Proposed Conceptual Framework

Consumer ethics scale adopted and developed by Vitell & Muncy (1992, 2005) is used in the study to evaluate consumers' ethical beliefs and the Richins (1983:78) is used to evaluate consumers' overall attitudes towards business. The current study also investigates whether there is any significant difference in the demographic factors of gender and whether there is any significant cultural difference among Turkish and German consumers with the consumer ethics dimensions. A proposed conceptual framework is shown in Figure 4. At first, the current research investigates whether there is any difference between demographic factors (which are gender, region and age) and the five dimensions of consumer ethics. Secondly, the impact of attitudes towards business against the five dimensions of consumer ethics which are examined in Table 3.

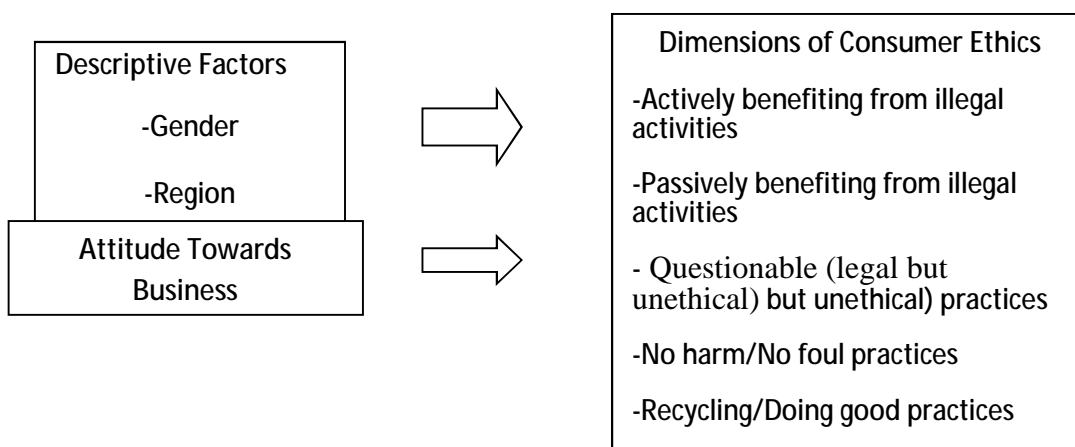


Figure 4. Conceptual framework

Source: Developed for this study

3.2. Dependent Variables (5 dimensions of consumer ethics scale)

The original consumer ethics scale includes four dimensions which are actively benefiting from illegal activities, passively benefiting from illegal activities, questionable (deceptive but unethical) practices, no harm/no foul practices, recycling/doing good practices. The first dimension states the behaviour in which consumers actively taking advantage of the expense of the seller. An example of the behaviour is 'returning damaged product when a damage arises from a customer's fault. The second dimension includes the behaviour in which consumers passively benefit from a seller's mistake. 'Telling a lie about any child's age to get a discount' is an example of the behaviour. The third dimension states the behaviours in which consumers actively involved in unethical but legal practices. An example of the behaviour is that even the product is not a gift to customer, the customer returns the product to a store as a gift. The fourth dimension represents to the behaviour which is not considered harmfully. An example of the situation is 'spending over an hour by trying many clothes and not buying any'. The fifth dimension included new items and modified by Muncy&Vitell (2005:267) is grouped into three categories. The categories are 'Downloading', 'Recycling' and 'Doing good'. The fifth dimension represents consumers' desire to do the right thing. Additionally, 'the actively benefiting from illegal activity' items are considered as both illegal and unethical (Vitell, 2003:40).

The context of both the original proposed by Vitell& Muncy (2005:271-272) and Kavak, Gürel, Eryiğit, Tektaş (2009:128) support the assumption. The results of the surveys will explore whether there is any significant cultural difference between Turkish and German consumers or not. Finally the study explores whether there is a relationship between the five dimensions of consumer ethics and ultimate consumer ethical/unethical behaviour among Turkish and German consumers.

The findings of the studies (Swaidan, Rawwas, Al-Khatib (2004:755); Vitell, (2003:35)) demonstrate that the actions in the first dimensions are triggered by consumers who perceive the actions are illegal. Consumer actions' in second dimension provide passively benefit from seller's mistake. Nevertheless the actions which are not perceived as illegal in third dimension, the actions are also initiated by consumers. The actions are still morally questionable. In the fourth dimension the actions are never perceived unethically by consumers. Most of the actions include the copying software, tapes and movies. According to Muncy&Vitell (2005:268), the actions in the fifth

dimension includes considering others' benefit such as recycling products and 'doing the right thing'. In particular, this study investigates five aspects of consumers' ethical beliefs.

Table 3. Five Factor Structure of Consumers' Ethical Beliefs

<p>Actively benefiting from illegal activity (ACT) Returning damaged goods when the damage was your own fault Giving misleading price information to a clerk for an unpriced item Using a long distance access code that does not belong to you Drinking a can of soda in a store without paying for it Reporting a lost item as "stolen" to an insurance company in order to collect the insurance money</p>
<p>Passively benefiting from illegal activity (PAS) Moving into a residence, finding that the cable TV is still hooked up, and using it without paying for it Lying about a child's age to get a lower price Not saying anything when the waiter or waitress miscalculates a bill in your favour Getting too much change and not saying anything Joining a CD club just to get some free CD's with no intension of buying any Observing someone shoplifting and ignoring it</p>
<p>Questionable (deceptive but legal) practices (QUES) Using an expired coupon for merchandise Returning merchandise to a store by claiming that it was a gift when it was not Using a coupon for merchandise you did not buy Not telling the truth when negotiating the price of a new automobile Stretching the truth on an income tax return</p>
<p>No harm/No foul practices (NOH) Installing software on your computer without buying it 'Burning' a CD rather than buying it Returning merchandise after buying it and not liking it Taping a movie off the television Spending over an hour trying on clothing and not buying anything</p>
<p>Recycling/ Doing good (RECY) Downloading music from the internet instead of buying it Buying counterfeit goods instead of buying the original manufacturers' brands Buying products labelled as "environmentally friendly" even if they don't work as well as competing products Purchasing something made of recycled materials even though it is more expensive Buying only from companies that have a strong record of protecting the environment Recycling materials such as cans, bottles, newspapers, etc. Returning to the store and paying for an item that the cashier mistakenly did not charge you for Correcting a bill that has been miscalculated in your favor Giving a larger than expected tip to a waiter or waitress Not purchasing products from companies that you believe don't treat their employees fairly</p>

3.3. Independent Variables

3.3.1. Demographic Factors

Consumers' ethical decision making may be related to certain demographic characteristics (Muncy, Vitell; 1992:297). Regarding gender, a number of researchers claim that female consumers are more ethical than male consumers. Several empirical studies in psychology and social-psychology confirmed that females tend to perceive, processes information and behave differently from males (Rao, Al-Wugayan; 2005:46). Rawwas (1996:1015) found that gender is a significant factor of not only the 'actively benefiting from illegal activities' dimension but also the 'no harm/no foul practices' dimension. Otherwise Vitell (2003:44) figures out that the research results regarding gender are not clear.

Regarding the issue of the age, Vitell (2003:35) claims that the factor of age is probably the most significant demographic variable. Consumers and their ethical beliefs, very little research has been conducted. However, 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 Vitell et al.(1991:367). In Rawwas and Singhapakdi's study (1998:31), the respondents divided into three groups as children, teenagers and adults. Their survey results indicate that the three age groups differed in their perceptions of which behaviours were ethically acceptable in the moral dilemmas described in the consumer ethics scale. However children and teenagers perceive 'no harm/ no foul practice' is equally acceptable. Children believe that 'actively benefiting from illegal action' and 'benefiting from questionable practice' are more acceptable than teenagers believe. Teenagers also believe that all of the practices are more ethical than adults believe. In addition to personal characteristics, cultural environment is considered a factor. Other demographic factors such as educational degree and income are considered, results are not clear.

3.3.2. Attitudes Towards Business

Besides demographic variables, many researchers investigate the role of personal values and attitudinal factors on ethical decision making. Vitell&Muncy (1992:592) examined attitudinal characteristics on ethical decision making. The authors mentioned that an individual's attitude impacts on an individual's behaviour positively or negatively on ethical issues. As tested in the original study of Vitell and Muncy

(1992:593), an individual's attitude toward business is related to an individual's ethical beliefs regarding consumer situations Vitell&Muncy (2005:269). According to the authors, consumers who are more negative toward business, these consumers are less to consider the various questionable consumer practices as unethical.

Consumers with more positive attitudes toward business were more likely to view questionable consumer behaviours as wrong (Vitell, Singh, Paolillo, 2007:375). Consumers who separate a great extent from business make ethical judgements. These ethical judgements are perceived more tolerant of unethical consumer behaviour (Vitell&Muncy, 1992:592). Regarding ATB, Vitell and Muncy (1992) claims that the study of De Paulo (1987) investigates students' perceptions about the behaviours which are absolutely wrong. In order to understand how consumers make ethical judgments, it is important to examine their attitudes toward business (Patwardhan, Keith, Vitell, 2012:63). A study conducted by Vitell and Muncy (1992) by including this construct. To understand how consumers make ethical judgements, the first stage is to examine consumers' attitudes towards business. In this study, general attitudes towards business are evaluated to determine respondents' adaptations to business.

Table 4. The Structure of Attitudes Towards Business

<p>Attitudes Towards Business (ATB) Many businesses try to take advantage of customers Most products are not as durable as they should be Most companies are concerned about their customers In general, I am satisfied with most of the products I buy. What most products claim to do and what they actually do are two different things The business community has helped raise our country's standard of living</p>
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3.4. Consumer's Ethical/Unethical Behaviour

The unethical behaviour of consumers can be a significant cost to business. The study aims to examine unethical behaviours that harm the seller and behaviours that do not include direct negative impact on the seller. This study will compare the results in cross-cultural context among Turkish and German consumers.

3.5. Summary

The conceptual framework is explained in this chapter. The dimensions of ethical beliefs as dependent variables and demographic factors, attitudes towards business as independent variables are defined. These variables affect the ultimate consumer behaviour ethically or unethically. The purpose of the current study is to examine the role of ethical beliefs and attitudes towards business on ethical decision making in cross-cultural content.



CHAPTER IV

4. RESEARCH METHODOLOGY

Researchers have conducted many studies on consumer ethics Vitell, Rawwas, Lumpkin (1991), Muncy& Vitell (1992, 2005), Vitell (2003), Rao, Al-Wugayan (2005), Swaidan (2011). The current study of consumer ethics aims to fill the research gaps in this area. There is a gap in the literature regarding ethical beliefs and attitudes of ultimate consumers' unethical practices. Also this study will explore how impact the consumers' attitudes towards business on their unethical practices both among Turkish and German consumers and female/male consumers. Exploratory studies compose qualitative data to provide a better understanding of uncertain problems. A problem which is defined clearly uses quantitative methods to identify relationships or associations between variables.

The design of this study is shaped according to the following research questions:

1. What is the difference between Turkish and German consumers' judgements concerning the situations that have ethical content?
2. What is the difference between female and male consumers' judgements in ethical beliefs?
3. Are there attitudinal differences related to business between Turkish and German consumers?
4. Are there attitudinal differences related to business between female and male consumers?

4.1. Research Design

The research design connects the empirical data to the research questions. This study includes three-stage design of quantitative methods. The three-stages are shown in Table 5.

Table 5. The Three-Stage Design for The Study

<p><u>Stage One: Conceptualisation</u></p> <p>Literature Review</p> <p>Research Gaps</p> <p>Proposed Conceptual Model</p> <p><u>Stage Two: Testing</u></p> <p>Quantitative Research</p> <p>Survey's Design</p> <p>Sample Design</p> <p>Executing Survey</p> <p>Analysis</p> <p><u>Stage Three: Implication</u></p> <p>Reporting the Results</p> <p>Interpreting Findings</p> <p>Discussion of the Research</p>

Source: Developed for this study

This study takes Muncy and Vitell's Consumer Ethics Scale (2005) as a guide. The intention of this study is to investigate ethical beliefs dimensions and attitudes towards business. Their study is an empirical study that uses a survey method in an attempt to extend description of consumer ethics dimensions. This study also adopts the survey method.

The survey research method is considered as the most appropriate way for this research. Additionally, the surveys are relatively quick and inexpensive to obtain information and data. Similar studies on consumer ethics used the survey method in the literature (Vitell& Muncy, 2005; Al-Khatib et al. 1995; Chan et al. 1998; Erffmeyer et al. 1999). This study includes an empirical survey which is designed to test hypotheses. The hypotheses are identified in Table 6.

Table 6. The Study's Hypotheses

No	Hypotheses Related to Comparison of Ethical Beliefs Dimensions
H1(a)	There is a significant difference between Turkish and German consumers with regards to actively benefiting from illegal activities.
H1(b)	There is a significant difference between Turkish and German consumers with regards to passively benefiting from illegal activities.
H1(c)	There is a significant difference between Turkish and German consumers with regards to questionable (deceptive but legal) practices.
H1(d)	There is a significant difference between Turkish and German consumers with regards to no harm/ no foul practices.
H1(e)	There is a significant difference between Turkish and German consumers with regards to recycling/ doing good.
H2(a)	There is a significant difference between female and male consumers with regards to actively benefiting from illegal activities.
H2(b)	There is a significant difference between female and male consumers with regards to passively benefiting from illegal activities.
H2(c)	There is a significant difference between female and male consumers with regards to questionable (deceptive but legal) practices.
H2(d)	There is a significant difference between female and male consumers with regards to no harm/ no foul practices.
H2(e)	There is a significant difference between female and male consumers with regards to recycling/ doing good.
No	Hypotheses Related to Attitudes Towards Business
H3	There is a significant difference between Turkish consumers' attitudes towards business and German consumers' attitudes towards business.
H4	There is a significant difference between female consumers' attitudes towards business and male consumers' attitudes towards business.

4.2. Construct Measurement

The source of the construct measurements used in this study is adopted from the Muncy & Vitell's Consumer Ethics Scale (2005). The source of construct structure is shown in Table 7.

Two phases are used in survey. The first phase includes 31 items. Second phase is offered by Richins (1983) with 6 items. The items are answered by respondents by means of the survey.

Table 7. The Source of Construct Structure

Construct	Source	Dimensions	Number of items
Consumer Ethics Scale	Muncy & Vitell (2005)	ACT-Active illegal	5
		PAS-Passive illegal	6
		QUES-Deceptive but legal	5
		NOH-No harm/No foul	5
		RECY-Doing good/Recycling	10
Attitudes Towards Business	Richins (1983)	-	6

Source: Developed for this study

Phase 1: To evaluate five dimensions of ethical beliefs in consumer ethics scale, 31 items are used. The five point Likert Scale which includes from '1' to '5' point is used. '1' represents 'strongly believe that it is wrong' and '5' represents 'strongly believe that it is right'. A higher score on the scale means that consumers believe the action as more acceptable and less unethical.

The item of 'ACT' means 'Actively benefiting from illegal activities'. These actions represent the behaviour which consumers actively taking advantage of a situation at expense of the seller. Consumers perceive most of these actions that are illegal and unethical.

Table 8. Actively Benefiting From Illegal Activities (ACT)

Actively benefiting from illegal activities
Returning damaged goods when the damage was your own fault
Giving misleading price information to a clerk for an unpriced item
Using a long distance access code that does not belong to you
Drinking a can of soda in a store without paying for it
Reporting a lost item as “stolen” to an insurance company in order to collect the insurance money

The item of ‘PAS’ means ‘Passively benefiting from illegal activities’. These actions represent the behaviour which consumers benefit from seller’s mistake.

Table 9. Passively Benefiting From Illegal Activity (PAS)

Passively benefiting from illegal activity
Moving into a residence, finding that the cable TV is still hooked up, and using it without paying for it
Lying about a child’s age to get a lower price
Not saying anything when the waiter or waitress miscalculates a bill in your favor
Getting too much change and not saying anything
Joining a CD club just to get some free CD’s with no intension of buying any
Observing someone shoplifting and ignoring it

The item of ‘QUES’ means ‘Questionable (legal but unethical) practices’. These actions represent the behaviour which consumers actively involved in unethical but not illegal practices. These practices are not perceived illegal actions but are morally questionable and initiated by consumers.

Table 10. Questionable (Legal But Unethical) Practices (QUES)

Questionable (legal but unethical) practices
Using an expired coupon for merchandise
Returning merchandise to a store by claiming that it was a gift when it was not
Using a coupon for merchandise you did not buy
Not telling the truth when negotiating the price of a new automobile
Stretching the truth on an income tax return

The item of 'NOH' means 'No harm/No foul practices'. These actions represent the behaviour which is not harmed to others. The consumers perceive that the actions are legal.

Table 11. No Harm/No Foul Practices (NOH)

No harm/No foul practices
Installing software on your computer without buying it
'Burning' a CD rather than buying it
Returning merchandise after buying it and not liking it
Taping a movie off the television
Spending over an hour trying on clothing and not buying anything

The item of 'RECY' means 'Downloading/ Doing good/ Recycling'. These actions represent the behaviour which is 'desire to do the right thing' for others. The items are adopted and developed by Vitell&Muncy (2005:272).

Table 12. Recycling/ Doing Good (RECY)

Recycling/ Doing good
Downloading music from the internet instead of buying it
Buying counterfeit goods instead of buying the original manufacturers' brands
Buying products labeled as "environmentally friendly" even if they don't work as well as competing products
Purchasing something made of recycled materials even though it is more expensive
Buying only from companies that have a strong record of protecting the environment
Recycling materials such as cans, bottles, newspapers, etc.
Returning to the store and paying for an item that the cashier mistakenly did not charge you for

Phase 2: To evaluate general attitudes towards business, six items are used. The seven point Likert Scale which includes from '1' to '7' point is used. '1' refers to 'strongly disagree' and '7' refers to 'strongly agree'. A higher score on the scale shows that respondents believe that the items are acceptable.

The item of 'ATB' means 'Attitudes Towards Business'. These expressions represent attitudinal characteristics against not only salespeople but also companies or organizations. Three of six items are reverse coded and indicated by ®.

Table 13. Attitudes Towards Business (ATB)

Attitudes Towards Business
Many businesses try to take advantage of customers ®
Most products are not as durable as they should be ®
Most companies are concerned about their customers
In general, I am satisfied with most of the products I buy
What most products claim to do and what they actually do are two different things ®
The business community has helped raise our country's standard of living

® reverse scored item

4.3. Data Collection

Data was obtained by conducting surveys with university students in one public university in Germany and university students in one foundation university in Turkey. The survey was conducted to respondents in different places and time. The number of surveys which were conducted by German respondents who study in the public administration department is 255. Hochschule für öffentliche Verwaltung Kehl is a public university and the university is located in Kehl, Germany and this survey was conducted in January, 2017. The number of surveys which were conducted by Turkish respondents who study in the law faculty at Çağ University is 300. Çağ University is a foundation university which is located in Mersin, Turkey and this survey was conducted in May, 2017.

Ethical appeals emphasizes on the moral implications of engaging in unethical behaviour. Both governments and marketers may draw on ethical appeals in reaching out to consumers through advertising and public service announcements. Ethical appeals may not effect on certain group of consumers who may not perceive unethical behaviour as unacceptable. The solution may be for the government to take disciplinary measures in law enforcement rather than ethical appeal (Lau, 2010:159). Respondents who has chosen from undergraduate students in law faculty and public management would be expected to conduct on the survey from another perspective by considering rules more than moral values. The surveys which are conducted in both Turkey and Germany are handed out and voluntary based.

4.3.1. Target Sample and Method

The target sample reflected the Turkish and German population in this research. The number of population is 822 in Turkey. The number of population is 1127 in Germany. The whole population comprise of the undergraduate university students.

Regarding age, all of the target respondents are between 18-32 years old. There is a diversity about birth date of Y generation in the literature. On the one hand, Williams, Page (2011:8), Bakewell, Mitchell (2003:99) consider Y generation which is born between 1977-1994. On the other hand, studies of Yaşa, Bozyiğit (2012:33), Aydın& Başol (2014:3), Baycan (2017:4) includes Y generation which is born between 1980 and 2000 and Kotler& Armstrong (2014:100) consider Y generation which is born between 1977 and 2000. In this study Y generation is born between 1980 and 2000.

The consumers from Y generation compose a huge and attractive market both now and in the future. Additionally, the Y generation which is commonly fluent and comfortable with digital technology grow up in a world filled with computers, mobile phones, satellite television, ipods, iPads and online social networks (Kotler, Armstrong; 2014:100). As generation Y, both two groups of students are familiar with the terms in the survey. Before the respondents start to implement the survey, the purpose of the study is explained for a satisfactory response rate. In this study, both consumers' ethical beliefs and consumers' attitudes towards business are measured by using 'CES' which is developed by Vitell&Muncy (1992).

4.3.2. Survey Design and Administration

The survey design of this study follows the process which is formed from past studies. The Appendix.1 is used as a survey to obtain the data of consumers who are university students from a foundation university and a public university. The survey includes two phases.

The items which are adopted from the CES are measured on a five point Likert scale from '1' indicating 'strongly believe that it is wrong' to '5' indicating 'strongly believe that it is right' in Phase 1. As independent variables, ATB which is formed by Richins (1983), is included the study Vitell& Muncy (2005). The items are measured on a seven point Likert scale from '1' indicating 'strongly disagree' to '7' indicating 'strongly agree' in Phase 2. The survey is translated from English to both German and Turkish for it to be understandable for the two different groups of students. The survey also included the question of respondents' age and gender as a demographic personal information. The surveys are coded to enable control of sampling process and analyse the data.

The final step of testing is to execute pilot testing which provides the participants' feedback to modify the final survey. Pilot testing process is completed successfully with 10 respondents by face to face. The respondents' feedback demonstrates that the structure of sentences is clear.

4.4. Summary

This chapter includes the research methodology for this study. The details of the survey's design, limitations and the process of implementation is identified. The surveys

are conducted to respondents in both Turkey and Germany. The final sample of 555 respondents as consumers reported from two different groups. 300 respondents are from a foundation university in Turkey and 255 respondents are from a public university in Germany. The next chapter includes the analysis and results of the survey.



CHAPTER V

5. DATA ANALYSIS

This chapter includes data preparation which demonstrates response rates and data coding. The first section explains the demographic profile of respondents with descriptive analysis. The following section reports the reliability of consumer ethics constructs. SPSS 23.0 version was used to analyse data.

5.1. Data Preparation

All the surveys are coded before the analysis. A total of 555 surveys are separated into two groups. The former group is comprised of 300 surveys in Turkey. The latter group is comprised of 255 surveys in Germany. All respondents are undergraduate university students and under 30 years old.

5.2. Respondents' Demographic Profile

Based on the survey, the number of total respondents is 555. All respondents are chosen from the students between the age of 18-30 years old. The 300 respondents who are from Turkey and 255 of all the respondents who are from Germany are comprised from young population.

From the respondents, 54.1 percent are from Turkey and 45.9 percent are from Germany. The details regarding demographic distribution of respondents are shown in Table 14. The results were obtained by excluding the missing values.

Table 14. Respondents' Demographic Profile (N=555)

Profile		Frequency	Percentage (%)
Gender			
Turkish	Female	166	55.3
	Male	131	43.7
	Missing value	3	1.0
German	Female	176	69.0
	Male	69	27.1
	Missing value	10	3.9

Source: Developed for this study

5.3. Assessment of Measurement Scales

The dimensions of consumer ethics scale are separated into five groups. The reliability of Cronbach's alpha and factor analysis were conducted on each group of dimensions. The factor analysis showed that the total variance was not supported by the consumer ethics factors. The independent sample t-test for measurement of differences between five consumer ethical constructs both nationality and gender. The significance level adopted is $p < 0.05$. The tests which are independent t-tests used for hypotheses. The measurement scale is based on Vitell and Muncy (2005)'s study.

5.4. Reliability Analysis

Reliability is the degree to which the observed variable measures the 'true' value and is 'error free'. Therefore, the reliability is the opposite of measurement error (Hair, Black, Babin, Anderson, 2010:8). Cronbach's alpha is a test reliability technique that requires only a single test administration to provide a unique estimate of the reliability for a given test. Cronbach's alpha is the average value of the reliability coefficients one would obtain for all possible combinations of items when split into two half-tests (Gliem J, Gliem R, 2003:84).

Table 15. Reliability of Items (CES)

	Number of Items	Cronbach Alpha
Part 1	16a	0.808
Part 2	15b	0.718
Total	31	

Source: Developed for this study

All of constructs in the CES and the constructs of ATB and were tested for the consistency reliability of the dimensions by using the reliability analysis of Cronbach Alpha (is shown in Table 16.).

Table 16. Reliability of Constructs

Construct	Number of Items	Cronbach Alpha
Actively benefiting from illegal activities (CES)	5	0.598
Passively benefiting from illegal activities (CES)	6	0.706
Questionable (legal but unethical) but legal practices (CES)	5	0.728
No harm/ No foul practices (CES)	5	0.619
Recycling/ Doing good (CES)	10	0.738
Attitudes Towards Business (ATB)	5	0.560

A coefficient alpha reliability was evaluated as 61 percent in the pioneer study of Muncy& Vitell (2005:269). Similarly, Vitell, Singh, Paolillo (2007:372) demonstrated that a coefficient alpha reliability is 59 percent. The reliability Cronbach Alpha is the 73 percent in the study Lau (2012:118). The reliability for ATB scale is 0.67 for the Hispanic sample and 0.55 for the Anglo sample in the study of Patwardhan, Keith, Vitell (2012:64). For this study, the item of ‘What most products claim to do and what they actually do are two different things ®’ was excluded for a valid reliability value which is greater than 70 percent. Therefore the reliability of Cronbach’s Alpha is 56 percent in this study.

5.5. Frequency Distribution (New Items)

Consumers’ ethical beliefs which are separated into five groups were compared with Turkish consumers and German consumers by using t-tests. New items which are added to the CES are grouped into three distinct categories:

- 1) Downloading copyrighted materials/ buying counterfeit goods (2 items)
- 2) Recycling/ environmental awareness (4 items)
- 3) Doing the right thing/ doing good (4 items) Vitell&Muncy (2005:273)

The ‘RECY’ items include these three groups in results. The percentages of new items are shown in Table 17.

Table 17. Percentage of The New Items' Results

Likert Scale	1	2	3	4	5
Points					
DOWN1	12%	9%	15%	30%	34%
DOWN2	27%	21%	26%	17%	9%
RECY1	12%	15%	30%	23%	19%
RECY2	8%	12%	27%	31%	22%
RECY3	7%	11%	21%	32%	29%
RECY4	4%	3%	7%	24%	62%
GOOD1	18%	12%	19%	19%	32%
GOOD2	10%	11%	20%	22%	37%
GOOD3	13%	17%	32%	24%	14%
GOOD4	11%	12%	24%	23%	30%

DOWN: Downloading

RECY: Recycling

GOOD: Doing good

Respondents replied the items according to five points scale which is from 'strongly believe that it is wrong' (1) to 'strongly believe that it is not wrong' (5). For two items of 'DOWN', German consumers find the 'downloading' items as more acceptable than Turkish consumers. Furthermore, most of consumers perceive the action (which is acceptable as right at the rate of 0.30 and 0.34) of 'downloading music from internet instead of buying it' as acceptable.

For four items of 'RECY', Turkish consumers ($M=3.96$) have higher score than German consumers ($M=3.33$). This means Turkish consumers' environmental awareness is at the higher level than German consumers' environmental awareness. Additionally, the action which is 'recycling materials such as cans, bottles, newspapers, etc.' has overall high score on the scale.

For four items of 'GOOD', the mean of Turkish respondents is 3.74 and the mean of German respondents is 2.97. This means that Turkish consumers desire to do right thing more than German consumers. Table 18. reports the t-test results, means and standard deviations of new dimension for each of both groups.

Table 18. The Results of T-test Turkish Versus German Consumers

New Items	Turkish Consumers	German Consumers	t-value	Significance
	Mean (S. d.)	Mean (S. d.)		
DOWN	3.25(0.97)	2.97(1.13)	-3.122	0.002*
RECY	3.96(0.90)	3.33(0.79)	-8.698	0.000*
GOOD	3.74(0.92)	2.97(0.76)	-10.552	0.000*

*p<0.05

Vitell, Singh and Paolillo (2007:372) claimed that ‘a high score on the scale means that consumers find these actions as more acceptable and less unethical’. The items of ‘recycling/ doing good’ are excluded. These actions represent ‘desire to do the right thing’. Therefore a high score on the scale means that consumers perceive more acceptable and more ethical.

5.6. T-Test Results of Consumer Ethics Scale

Table 19. provides the findings of independent t-test for five consumer ethics constructs among Turkish and German consumers. Table 21. provides the results of independent t-test for five consumer ethics constructs regarding gender (female/ male).

The results are shown in Table 19. There are significant differences between Turkish and German consumers for four of five dimensions on ethical beliefs. The Turkish consumers were more likely to view ‘actively benefiting from illegal activities’ as less wrong actions than German consumers. However German consumers were more likely to view ‘passively benefiting from illegal activities’ and ‘questionable (legal but unethical) practices’ as less wrong than Turkish consumers.

Furthermore, the consumers differ in recycling/ doing good/ downloading items. The Turkish consumers more believe that the practices related recycling/ doing good/ downloading are right than German consumers. The details of differences for each items on dimensions are shown in Table 20.

Table 19. The T-test Results of Ethical Beliefs Among Turkish and German Consumers

Dimensions of Ethical Beliefs	Turkish Consumers (N=300)	German Consumers (N=255)	t-value	Significance
	Mean (S. d.)	Mean (S. d.)		
ACT	1.97(0.70)	1.63(0.55)	-6.273	0.000*
PAS	2.08(0.76)	3.22(0.57)	19.456	0.000*
QUES	2.40(0.95)	2.63(0.80)	3.089	0.002*
NOH	3.43(0.92)	3.32(0.71)	-1.560	0.119
RECY	3.73(0.67)	3.12(0.54)	-11.646	0.000*

*p< 0.05

ACT: Actively benefiting from illegal activities

PAS: Passively benefiting from illegal activities

QUES: Questionable (illegal but unethical) practices

NOH: No harm/ No foul practices

RECY: Recycling/ Doing good/ Downloading practices

Table 20. The T-test Results of Turkish Versus German Consumers (CES)

Items on CES	Turkish Consumers (N=300)	German Consumers (N=255)	t- value	Significance
	Mean(S. d.)	Mean(S. d.)		
Returning damaged goods when the damage was your own fault-(ACT1)	2.12(1.15)	1.78(0.94)	-3.823	0.000*
Giving misleading price information to a clerk for an unpriced item-(ACT2)	1.62(0.84)	1.21(0.67)	-6.206	0.000*
Using a long distance Access code that does not belong to you-(ACT3)	2.48(1.26)	2.16(1.32)	-2.891	0.004*
Drinking a can of soda in a store without paying for it-(ACT4)	1.81(1.17)	1.14(0.62)	-8.061	0.000*
Reporting a lost item as 'stolen' to an insurance company in order to collect the insurance money-(ACT5)	1.84(1.10)	1.86(1.10)	0.231	0.831
Moving into a residence, finding that the cable TV is still hooked up and using it without paying for it-(PAS1)	2.40(1.28)	1.55(0.97)	-8.641	0.000*
Lying about a child's age to get a lower price-(PAS2)	2.44(1.24)	3.31(1.25)	8.102	0.000*
Not saying anything when the waiter or waitress miscalculates a bill in your favour-(PAS3)	1.89(1.17)	3.51(1.18)	16.053	0.000*
Getting too much change and not saying anything-(PAS4)	1.60(1.03)	3.44(1.23)	19.174	0.000*

Items on CES	Turkish Consumers (N=300)	German Consumers (N=255)	t- value	Significance
	Mean(S. d.)	Mean(S. d.)		
Joining a CD club just to get some free CD's with no intension of buying any-(PAS5)	2.91(1.27)	3.39(1.20)	4.570	0.000*
Observing someone shoplifting and ignoring it-(PAS6)	1.26(0.66)	4.13(1.06)	38.673	0.000*
Using an expired coupon for merchandise-(QUES1)	2.09(1.07)	2.53(1.37)	4.246	0.000*
Not telling the truth when negotiating the price of a new automobile-(QUES4)	2.37(1.31)	2.94(1.24)	5.222	0.000*
Stretching the truth on an income tax return-(QUES5)	2.49(1.40)	2.47(1.39)	-0.163	0.871
Installing software on your computer without buying it-(NOH1)	3.24(1.31)	2.48(1.38)	-6.642	0.000*
"Burning" a CD rather than buying it-(NOH2)	3.22(1.29)	3.52(1.23)	2.720	0.007*
Returning merchandise after buying it and not liking it-(NOH3)	3.93(1.16)	3.89(1.18)	-0.354	0.724
Taping a movie off the television-(NOH4)	3.19(1.33)	3.29(1.51)	0.834	0.405
Spending over an hour trying on clothing and buying anything-(NOH5)	3.55(1.31)	3.40(1.42)	-1.332	0.183
Downloading music from the internet instead of buying it-(RECY1)	3.93(1.14)	3.31(1.48)	-5.529	0.000*
Buying counterfeit goods instead of buying the original manufacturers' brands-(RECY2)	2.56(1.25)	2.63(1.33)	0.637	0.525
Buying products labelled as 'environmentally friendly' even if they don't work as well as competing products-(RECY3)	3.73(1.17)	2.64(1.07)	-11.291	0.000*
Purchasing something made of recycled materials even though it is more expensive-(RECY4)	3.65(1.14)	3.24(1.19)	-4.162	0.000*
Buying only from companies that have a strong record of protecting the environment-(RECY5)	4.00(1.09)	3.22(1.20)	-7.925	0.000*
Recycling materials such as cans, bottles, newspapers, etc.-(RECY6)	4.49(0.98)	4.22(1.04)	-3.062	0.002*
Returning to the store and paying for an item that the cashier mistakenly did not charge you for-(RECY7)	4.01(1.29)	2.53(1.28)	-13.419	0.000*

Items on CES	Turkish Consumers (N=300)	German Consumers (N=255)	t- value	Significance
	Mean(S. d.)	Mean(S. d.)		
Correcting a bill that has been miscalculated in your favour-(RECY8)	4.10(1.23)	3.13(1.23)	-9.210	0.000*
Giving a larger than expected tip to a waiter or waitress-(RECY9)	3.04(1.23)	3.15(1.19)	1.127	0.260
Not purchasing products from companies that you believe don't treat their employees fairly-(RECY10)	3.83(1.38)	3.09(1.15)	-6.805	0.000*

*p < 0.05

For five of the 'ACT' items, four of them have less than 0.05 p values. There is a significant difference between Turkish and German consumers with regards actively benefiting from illegal activities. This indicates that Turkish consumers perceive the actions which consumers actively taking advantage of a situation at expense of the seller are more acceptable compared to German consumers. This means that Turkish consumers are less ethical with regards to actively benefiting from illegal activities compared to German consumers. Therefore, H1(a) is supported.

For six of the 'PAS' items, all of them have less than 0.05 p values. There is a significant difference between Turkish and German consumers with regards to passively benefiting from illegal activities. Turkish consumers perceive more acceptable the action which is 'moving into a residence, finding that the cable TV is still hooked up and using it without paying for it' than German consumers. Remaining the actions are perceived more acceptable by German consumers. This means German consumers are less ethical with regards to five actions of passively benefiting from illegal activities compared to Turkish consumers. Therefore, H1(b) is supported.

For five of the 'QUES' items, two of them have less than 0.05 p values. However the questionable practices are perceived acceptable both two consumer groups, there is a significant difference between Turkish and German consumers with regards to questionable (legal but unethical) practices. German consumers find the actions which are 'using an expired coupon for merchandise' and 'not telling the truth when negotiating the price of a new automobile' are more acceptable compared to Turkish consumers. Therefore, H1(c) is supported.

For five of the 'NOH' items, two of them have less than 0.05 p values. There is no significant difference between Turkish and German consumers with regards to no harm/

no foul practices. However Turkish consumers believe that the action which is ‘installing software on your computer without buying it’ is more acceptable compared to German consumers, the action which is ‘burning’ a CD rather than buying it’ is perceived more acceptable by German consumers compared to Turkish consumers. This means that there is a contrast among two groups. Therefore, H1(d) is not supported.

For 10 of the ‘RECY’ items, eight of them have less than 0.05. Therefore, there is a significant difference between Turkish and German consumers with regards to recycling/ doing good. The action of ‘recycling materials such as can, bottles, newspapers etc.’ have a highest overall mean on the scale. Therefore, H1(e) is supported.

Table 21. The T-test Results of Female Versus Male consumers on Dimensions

Dimensions of Ethical Beliefs	Female Consumers (N=342)	Male Consumers (N=200)	t-value	Significance
	Mean (S. d.)	Mean (S. d.)		
ACT	1.72(0.61)	1.98(0.72)	-4.522	0.000*
PAS	2.61(0.86)	2.59(0.94)	0.205	0.838
QUES	2.46(0.83)	2.57(0.99)	-1.349	0.178
NOH	3.35(0.79)	3.43(0.90)	-1.168	0.243
RECY	3.46(0.67)	3.45(0.71)	0.108	0.914

*p< 0.05

ACT: Actively benefiting from illegal activities

PAS: Passively benefiting from illegal activities

QUES: Questionable (illegal but unethical) practices

NOH: No harm/ No foul practices

RECY: Recycling/ Doing good/ Downloading practices

There was a significant difference between female and male consumers for only one of five dimensions on ethical beliefs. The male consumers were more likely to view ‘actively benefiting from illegal activities’ as less wrong actions than female consumers (is shown in Table 21.).

The two gender groups view ‘passively benefiting from illegal activities’, ‘questionable (legal but unethical) practices’, ‘no harm/ no foul’ practices’ and ‘recycling/ doing good/ downloading practices’ from the same perspective. The details of differences for each items on dimensions are shown in Table 22.

Table 22. The T-test Results of Female Versus Male Consumers (CES)

Dimensions of Ethical Beliefs	Female Consumers	Male Consumers	t- value	Significance
	(N=342)	(N=200)		
	Mean(S. d.)	Mean(S. d.)		
Returning damaged goods when the damage was your own fault-(ACT1)	1.88(1.01)	2.12(1.17)	-2.501	0.013*
Giving misleading price information to a clerk for an unpriced item-(ACT2)	1.35(0.69)	1.56(0.92)	-2.934	0.003*
Using a long distance Access code that does not belong to you-(ACT3)	2.21(1.26)	2.54(1.34)	-2.854	0.004*
Drinking a can of soda in a store without paying for it-(ACT4)	1.43(0.93)	1.66(1.14)	-2.501	0.013*
Reporting a lost item as 'stolen' to an insurance company in order to collect the insurance money-(ACT5)	1.72(1.03)	2.04(1.17)	-3.275	0.001*
Moving into a residence, finding that the cable TV is still hooked up and using it without paying for it-(PAS1)	1.83(1.12)	2.34(1.33)	-4.674	0.000*
Lying about a child's age to get a lower price-(PAS2)	2.83(1.28)	2.83(1.38)	-0.011	0.991
Not saying anything when the waiter or waitress miscalculates a bill in your favour-(PAS3)	2.67(1.42)	2.55(1.45)	0.943	0.346
Getting too much change and not saying anything-(PAS4)	2.50(1.45)	2.34(1.47)	1.228	0.220
Joining a CD club just to get some free CD's with no intension of buying any-(PAS5)	3.13(1.24)	3.14(1.29)	-0.073	0.941
Observing someone shoplifting and ignoring it-(PAS6)	2.68(1.69)	2.35(1.63)	2.229	0.026*
Using an expired coupon for merchandise-(QUES1)	2.17(1.17)	2.43(1.31)	-2.372	0.018*
Returning merchandise to a store by claiming that it was a gift when it was not-(QUES2)	2.49(1.27)	2.41(1.26)	0.730	0.466
Using a coupon for merchandise you did not buy-(QUES3)	2.59(1.22)	2.76(1.33)	-1.501	0.134
Not telling the truth when negotiating the price of a new automobile-(QUES4)	2.66(1.24)	2.57(1.42)	0.705	0.481
Stretching the truth on an income tax return-(QUES5)	2.38(1.35)	2.63(1.46)	-2.008	0.045*

Dimensions of Ethical Beliefs	Female Consumers	Male Consumers	t- value	Significance
	(N=342)	(N=200)		
	Mean(S. d.)	Mean(S. d.)		
Installing software on your computer without buying it-(NOH1)	2.59(1.34)	3.42(1.34)	-6.926	0.000*
“Burning” a CD rather than buying it.-(NOH2)	3.25(1.28)	3.52(1.24)	-2.412	0.016*
Returning merchandise after buying it and not liking it-(NOH3)	3.88(1.20)	3.95(1.12)	-0.756	0.450
Taping a movie off the television-(NOH4)	3.31(1.38)	3.15(1.45)	1.289	0.198
Spending over an hour trying on clothing and buying anything-(NOH5)	3.71(1.24)	3.12(1.48)	4.905	0.000*
Downloading music from the internet instead of buying it-(RECY1)	3.65(1.34)	3.68(1.33)	-0.255	0.799
Buying counterfeit goods instead of buying the original manufacturers’ brands-(RECY2)	2.65(1.33)	2.50(1.21)	1.300	0.194
Buying products labelled as ‘environmentally friendly’ even if they don’t work as well as competing products-(RECY3)	3.20(1.29)	3.29(1.20)	-0.747	0.456
Recycling materials such as cans, bottles, newspapers, etc.-(RECY6)	4.45(0.96)	4.24(1.07)	2.340	0.020*
Returning to the store and paying for an item that the cashier mistakenly did not charge you for-(RECY7)	3.28(1.49)	3.47(1.45)	-1.451	0.147
Correcting a bill that has been miscalculated in your favour-(RECY8)	3.67(1.28)	3.68(1.38)	-0.092	0.927
Giving a larger than expected tip to a waiter or waitress-(RECY9)	3.06(1.17)	3.15(1.28)	-0.768	0.443
Not purchasing products from companies that you believe don’t treat their employees fairly-(RECY10)	3.47(1.33)	3.51(1.34)	-0.344	0.731

*p< 0.05

For five of the ‘ACT’ items, all of them have less than 0.05 p values. Therefore, there is a significant difference between female and male consumers with regards to actively benefiting from illegal activities. This indicates that male consumers perceive the actions which consumers actively taking advantage of a situation at expense of the seller are more acceptable compared to female consumers. This means that female

consumers are more ethical with regards to actively benefiting from illegal activities compared to male consumers. Therefore, H2(a) is supported.

For five of the 'PAS' items, two of them have less than 0.05 p values. Therefore, there is no significant difference between female and male consumers with regards to passively benefiting from illegal activities. However male consumers perceive more acceptable the action which is 'moving into a residence, finding that the cable TV is still hooked up and using it without paying for it' compared to female consumers, the action which is 'observing someone shoplifting and ignoring it' is perceived more acceptable by female consumers compared male consumers. Remaining four items are more acceptable by both female and male consumers. Therefore, H2(b) is not supported.

For five of the 'QUES' items, two of them have less than 0.05 p values. Therefore, there is no significant difference between female and male consumers with regards to questionable (legal but unethical) but legal) practices. Male consumers find the actions which are 'using an expired coupon for merchandise' and 'stretching the truth on an income tax return' are more acceptable compared to female consumers. This means, female consumers are more ethical with regards to questionable (legal but unethical) but legal) practices compared to male consumers. Therefore, H2(c) is not supported.

For five of the 'NOH' items, three of them have less than 0.05 p values. Therefore, there is a significant difference between female and male consumers with regards to no harm/ no foul practices. On the one hand, male consumers believe that the actions which are 'installing software on your computer without buying it' and 'burning' a CD rather than buying it' is perceived more acceptable and right compared to female consumers. This means that there is a contrast among two groups. On the other hand, male consumers believe that the action which is 'spending over an hour trying on clothing and buying anything' is more wrong compared to female consumers. Therefore, H2(d) is not supported.

For 10 of the 'RECY' items, one of them has less than 0.05 p value. Therefore, there is no significant difference between female and male consumers with regards to recycling/ doing good. The action of 'recycling materials such as can, bottles, newspapers etc.' have a highest overall mean on the scale and female consumers are more ethical with regards to this action compared male consumers. Therefore, H2(e) is not supported.

5.7. T-test Results of Attitudes Towards Business (ATB)

The constructs of attitudes towards business were measured by using the six item scale of 'ATB' which is developed by Richins (1983). Respondents replied the expressions according to seven points scale which is from 'strongly disagree' (1) to 'strongly agree' (7). The three original items and three reverse coded items in the scale represent the positive attitude toward business.

According to result (is shown in Table 23.), German consumers have more positive attitudes towards business than Turkish consumers. There is a significant difference between Turkish consumers' attitudes towards business and German consumers' attitudes towards business. The details of six items on scale are shown in Table 24.

Table 23. The T-test Results of ATB (Turkish versus German)

Items of ATB	Turkish Consumers (N=300)	German Consumers (N=255)	t-value	Significance
	Mean(S. d.)	Mean(S. d.)		
ATB	3.31(0.85)	3.87(0.64)	8.676	0.000*

*p < 0.05

ATB: Attitudes Towards Business

Table 24. The T-test Results of Turkish Versus German Consumers (ATB)

Expressions	Turkish Consumers (N=300)	German Consumers (N=255)	t-value	Significance
	Mean(S.d.)	Mean(S.d.)		
Many businesses try to take advantage of customers-(ATB1)	2.43(1.57)	3.31(1.45)	6.794	0.000*
Most products are not as durable as they should be-(ATB2)	2.30(1.41)	2.18(1.42)	-0.951	0.342
Most companies are concerned about their customers-(ATB3)	3.83(1.60)	5.13(1.27)	10.451	0.000*
In general, I am satisfied with most of the products I buy-(ATB4)	4.44(1.40)	5.49(0.98)	9.956	0.000*
What most products claim to do and what they actually do are two different things-(ATB5)	3.30(1.50)	2.25(1.26)	-8.810	0.000*
The business community has helped raise our country's Standard of living-(ATB6)	3.56(1.80)	4.88(1.32)	9.658	0.000*

*p < 0.05

ATB: Attitudes Towards Business

According to results, there is a contrast among two expressions. On the one hand, German consumers more believe that businesses are willing to take advantage of customers than Turkish consumers. On the other hand, the most significance related the expression of ‘most companies are concerned about their customers’ means that German consumers have more positive attitudes towards companies in business. Apart from these differences, both Turkish and German consumers have the same negative attitude towards the products in terms of the expressions of ‘most products are not as durable as they should be’. Therefore, H3 is supported.

As the results (is shown in Table 25.), female consumers have more positive attitudes towards business than male consumers. There is a significant difference between female and male consumers’ attitudes towards business.

Table 25. The T-Test Results of Consumers Versus Male Consumers (ATB)

Items of ATB	Female	Male	t-value	Significance
	Consumers (N=342)	Consumers (N=200)		
	Mean(S. d.)	Mean(S. d.)		
ATB	3.65(0.72)	3.39(0.92)	3.587	0.000*

*p<0.05

ATB: Attitudes Towards Business

According to results of each items on scale, however female consumers agree the items which are directly in relation to products, they are oppose to the items which are directly in relation to businesses and companies. Female consumers more believe that the businesses are willing to take advantage of customers than male consumers. Therefore, H4 is supported. The details of six items on scale are shown in Table 26.

Table 26. The T-test Results of Female Versus Male Consumers (ATB)

Expressions	Female Consumers (N=342)	Male Consumers (N=200)	t-value	Significance
	Mean(S.d.)	Mean(S.d.)		
Many businesses try to take advantage of customers-(ATB1)	2.95(1.55)	2.58(1.57)	2.707	0.007*
Most products are not as durable as they should be-(ATB2)	2.22(1.38)	4.62(1.52)	0.313	0.754
Most companies are concerned about their customers-(ATB3)	4.62(1.52)	4.08(1.67)	3.889	0.000*
In general, I am satisfied with most of the products I buy-(ATB4)	5.09(1.24)	4.62(1.44)	3.955	0.000*
What most products claim to do and what they actually do are two different things-(ATB5)	2.74(1.42)	2.96(1.60)	-1.642	0.101
The business community has helped raise our country's Standard of living-(ATB6)	4.27(1.62)	3.95(1.91)	2.054	0.040*

*p < 0.05

ATB: Attitudes Towards Business

5.8. Summary of the Results

The summary of the study's hypotheses and results is shown in Table 27.

Table 27. Summary of Results Related the Research Hypotheses

No	Hypotheses Related to Comparison of Ethical Beliefs Dimensions	Finding
H1(a)	There is a significant difference between Turkish and German consumers with regards to actively benefiting from illegal activities.	Supported
H1(b)	There is a significant difference between Turkish and German consumers with regards to passively benefiting from illegal activities.	Supported
H1(c)	There is a significant difference between Turkish and German consumers with regards to questionable (legal but unethical) practices.	Supported
H1(d)	There is a significant difference between Turkish and German consumers with regards to no harm/ no foul practices.	Not Supported
H1(e)	There is a significant difference between Turkish and German consumers with regards to recycling/ doing good practices.	Supported
H2(a)	There is a significant difference between female and male consumers with regards to actively benefiting from illegal activities.	Supported
H2(b)	There is a significant difference between female and male consumers with regards to passively benefiting from illegal activities.	Not Supported
H2(c)	There is a significant difference between female and male consumers with regards to questionable (legale but unethical) practices.	Not Supported
H2(d)	There is a significant difference between female and male consumers with regards to no harm/ no foul practices.	Not Supported
H2(e)	There is a significant difference between female and male consumers with regards to recycling/ doing good practices.	Not Supported
No	Hypotheses Related to Comparison of Attitudes Towards Business	Finding
H3(a)	There is a significant difference between Turkish consumers' attitudes towards business and German consumers' attitudes towards business.	Supported
H4(b)	There is a significant difference between female consumers' attitudes towards business and male consumers' attitudes towards business.	Supported

5.9. Summary

In this chapter, the results of the research are analysed and shown. The sample groups and response rates are explained. The demographic schema which includes gender, region and individuals' attitudes towards business are compared.

The sixth chapter discusses implications of the results and highlights the suggestions for future studies.



CHAPTER VI

6. DISCUSSION AND CONCLUSION

The objective of this empirical study is to investigate ethical beliefs and attitudes towards business of Turkish and German consumers. These consumers are compared in terms of both gender and region. This chapter includes the discussions and directions for future studies.

6.1. Discussions

To gain better insight into the universality of moral beliefs of consumers, research that allows the comparison of attitudes among different cultures is beneficial (Rawwas et al. 1995:65). The study of Rawwas et al. (1995:70)'s attempted to expand knowledge to include the moral judgements of consumers in two different countries and cultures. The study compared the consumers in Hong Kong and consumers in Northern Ireland. The two nationality groups differ with regard to their perceptions of situations in which consumers are frequently confronted. The Hong Kong consumers were found to believe that 'no harm/ no foul practices', 'actively benefiting from illegal activities', 'passively benefiting from illegal activities'.

The current study found that two nationality (Turkish and German) groups significantly differ concerning the items which are 'actively benefiting from illegal activities', 'passively benefiting from illegal activities', 'questionable (legal but unethical) practices', 'recycling/ doing good' practices on consumer ethics scale. However, they perceive 'no harm/ no foul' practices as acceptable and ethical. Both two groups agree that these practices are moral than immoral. A similar study of Al-Khatib, Vitell, Rawwas (1997:760) compared US consumers with Egyptian consumers. Their study showed that US consumers were more ethical on three of four original dimensions on consumer ethics scale.

Rawwas (1996:1017) showed that women tended to find the actions which actively benefitting from illegal activity, passively benefitting, actively benefitting from questionable activity, no harm/no foul practices more unethical than did men. In this study results show that both female and male consumers perceptions to passively

benefiting from illegal activity, questionable (legal but unethical), no harm/ no foul, recycling/ doing good practices are similar.

In this study, both two groups of consumers believe that the actions related copyrighted materials are not as wrong. Consumers who believe that unethical acts that fall under the “No harm, no foul” dimension are wrong, are much less likely to violate copyright infringements because they are able to see that copying behaviour is wrong regardless of whether or not it has a direct harm (Suter, Kopp, Hardesty, 2006:197).

Consumers behave ethically most of the time, but occasionally slide into unethical behaviour when they perceive the circumstances are right (Strutton, Pelton, Ferrell, 1997:99). Patwardhan, Keith, Vitell (2012:66) show that there is no relationship between attitudes towards business and value of good action in consumer behaviour. In contrary to the authors found that there is a significant difference Anglos and Hispanics in terms of their attitudes towards business. Hispanics have more negative attitude towards business than Anglos.

Vitell and Muncy (1992:588) also examined the influence of personal attitudes on ethical decision making. One’s attitude about the inherent ethicalness of an illegal act may relate to ethical judgements. As results, consumers seemed to be satisfied with businesses. The respondents agree that most businesses care about the customers. In this study, German respondents more agree this expression than Turkish respondents.

As this study, Vitell, Singh and Paolillo (2007:370) investigated the consumers’ attitudes towards business as independent variables. Their study also incorporates a new dimension of ‘recycling/ doing good’. General attitudes toward business do not seem to be important to consumers making ethical decisions (Vitell et al. 2007:375). In this study the differences in terms of both two cultures and gender are certain. Perhaps, one’s attitude toward products, firms or salespeople would be more probably to determine attitudes concerning practices.

The study of Chan et al. (1998:1164) investigated both consumers’ ethical beliefs and consumers’ general attitudes towards business. Regarding ATB, the study found that certain fraudulent behaviours were more tolerated than others and suggested that consumers’ business orientations were not in relation to their ethical judgements. Honest practices of businesses can create an environment which may generates trustworthy exchanges between salespeople and customers.

6.2. Conclusion

This section will discuss the implications of this study from different perspectives.

6.2.1. Theoretical Implication

For researchers, this study will highlight understanding of both Turkish and German consumers' beliefs and attitudes towards business. Firstly, the results show that there are five main dimensions to the CES. The five dimensions are actively benefiting from illegal activities (ACT), passively benefiting from illegal activities (PAS), questionable (legal but unethical) practices (QUES), no harm/ no foul practices (NOH), recycling/ doing good (RECY).

Secondly, this study regarding region show that both two groups of consumers find the no harm/ no foul practices as acceptable. On the one hand, German consumers are more ethical related to actively benefit from illegal activities than Turkish consumers. On the other hand, German consumers are more unethical related to passively benefit from illegal activities, questionable (legal but unethical) practices and recycling/ doing good practices than Turkish consumers.

By recognizing how gender influences the linkages between distinct moral philosophies and ethical intentions, organizations might develop more appropriate advertising, promotional, and selling incentives that encourage ethical consumer behaviour in the marketplace (Bateman, Valentine, 2010:395). This study regarding gender shows that female consumers are more ethical in only one of five dimensions of consumer ethics. The role of attitude toward business is observed as a factor which impacts on consumer ethics. Furthermore, investigating the new dimension of recycling/ doing good is added theoretical knowledge to future researchers.

6.2.2. Managerial Implication

This section will discuss the implication of this study to retailers, managers, educationists and policy makers.

6.2.2.1. Retailers

Retailers in the region will find the results of the present study useful for various reasons. First, in the region where consumers are more willing to actively benefit from

illegal actions, retailers should realize that as retailers increase their involvement in these countries, and deal directly with consumers, they may be likely to be affected by consumers attempting to actively benefit from illegal actions (e.g. shoplifting). When some consumers may say they accept some illegal actions, that by no means should lead us to conclude that those same consumers are also shoplifters; however, the potential for misconduct is there and retailers need to develop policies to deal with the potential occurrence of such unethical behaviour. These policies could vary depending on the type of customers a store is dealing with. For example, when dealing with transactional customers, physical in-store security measures are needed. Store security enhancement techniques could include video cameras and security guards to improve the visual surveillance of the store and electronic tags on merchandise to discourage any potential unethical behaviour (Al-Khatib et al. 2005:510).

6.2.2.2. Organizations, Managers and Employees

Organizations, managers and employees have a crucial role to play in the marketplace. The organizations hire managers and employees who are appropriately conduct ethical standards to marketplace. The development about consumer ethical issues within such organizations in the marketplace create opportunities for individuals.

Organizations should also try to identify important ethical issues affecting consumer behaviour through partnerships with key stakeholder groups. These partnerships could be orchestrated through interview sessions and focus groups that identify the questionable marketplace behaviours that commonly affect the company, and that create the approaches and policies needed to correct these issues. Research programs could then be developed to address these various stakeholder concerns. Such interest in consumer ethics has the potential to advance positive descriptive and normative approaches that enhance ethical consumerism (Bateman, Valentine, 2010:409).

On the other hand, Vitell and Paolillo (2003:159) propose that managers and executives' ability is not adequate to eliminate the situations where unethical behaviours occur. According to the authors, unethical consumers should be punished for their unethical behaviours. They also hope that this will determine future unethical behaviours when the others become conscious of the punishment.

6.2.2.3. Attitudes towards Business

The one of methods to hinder unethical behaviour is to provide positive perception to business by developing a relationship between the customers and businesses. Therefore, the businesses can satisfy the consumers which have ethical judgements. Developing positive image of businesses provide not only loyal consumer behaviour but also more ethical consumer behaviour.

Enhancing commitment of customers through positive reinforcement and image of the business has an important implication. Customers who are highly committed towards the business or have positive attitude towards the business may positively influence other less committed customers to act more appropriately in a retail setting. Customers who have strongly positive attitudes towards business can stimuli others to avoid unethical practices and report unethical behaviours of others (Lau, 2012:157).

7. REFERENCES

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8. APPENDIX

8.1. Appendix -1. Consumer Ethics Scale

Answer the questions in this survey according to scale:

Gender:

Age:

Questionnaire	(1) strongly believe that is wrong	(2) believe that is wrong	(3) undecided	(4) believe that is right	(5) Strongly believe that is right
1.Returning damaged goods when the damage was your own fault.					
2.Giving misleading price information to a clerk for an unpriced item.					
3.Using a long distance Access code that does not belong to you.					
4.Drinking a can of soda in a store without paying for it.					
5.Reporting a lost item as 'stolen' to an insurance company in order to collect the insurance money.					
6.Moving into a residence, finding that the cable TV is still hooked up and using it without paying for it.					
7.Lying about a child's age to get a lower price.					
8.Not saying anything when the waiter or waitress miscalculates a bill in your favour.					
9.Getting too much change and not saying anything.					

10. Joining a CD club just to get some free CD's with no intention of buying any.					
11. Observing someone shoplifting and ignoring it.					
12. Using an expired coupon for merchandise.					
13. Returning merchandise to a store by claiming that it was a gift when it was not.					
14. Using a coupon for merchandise you did not buy.					
15. Not telling the truth when negotiating the price of a new automobile.					
16. Stretching the truth on an income tax return.					
17. Installing software on your computer without buying it.					
18. "Burning" a CD rather than buying it.					
19. Returning merchandise after buying it and not liking it.					
20. Taping a movie off the television.					
21. Spending over an hour trying on clothing and buying anything.					
22. Downloading music from the internet instead of buying it.					
23. Buying counterfeit goods instead of buying the original manufacturers' brands.					
24. Buying products labelled as 'environmentally friendly' even if they don't work as well as competing products.					

25.Purchasing something made of recycled materials even though it is more expensive.					
26.Buying only from companies that have a strong record of protecting the environment.					
27.Recycling materials such as cans, bottles, newspapers, etc.					
28.Returning to the store and paying for an item that the cashier mistakenly did not charge you for.					
29.Correcting a bill that has been miscalculated in your favour.					
30.Giving a larger than expected tip to a waiter or waitress.					
31.Not purchasing products from companies that you believe don't treat their employees fairly.					

Expressions	(1) Strongly Disagree	(2) Disagree	(3) Disagree Somewhat	(4) Undecided	(5) Agree Somewhat	(6) Agree	(7) Strongly Agree
Many businesses try to take advantage of customers.							
Most products are not as durable as they should be.							
Most companies are concerned about their customers.							
In general, I am satisfied with most of the products I buy.							
What most products claim to do and what they actually do are two different things.							
The business community has helped raise our country's Standard of living.							

8.3. Appendix -3. Survey Permission



ÇAĞ ÜNİVERSİTESİ 20.
ÇAĞ UNIVERSITY **yılı**

İLGİLİ MAKAMA

Sosyal Bilimler Enstitüsü öğrencilerimizden Betül Aktaş'ın "Etik Karar Vermede Tüketicilerin Etik İnanışları ve İş Yaşamına olan Tutumları: Türk ve Alman Tüketiciler Arasında Ampirik Bir Çalışma" başlıklı tezinde, Hukuk Fakültesinden farklı sınıflardan 300 öğrenciye anket uygulaması uygundur.

(Enstitü Müdürlüğünde evrak aslı imzalıdır.)

Prof.Dr.Yücel ERTEKİN

Dekan

9. CURRICULUM VITAE

BETÜL AKTAŞ

Address

Beyazevler St.Doğan Apt. Ground Floor
 Post code:01170 Çukurova/ADANA, TURKEY
 Tel: 0 (507) 480 40 48
 E-mail: betulaktas90@gmail.com

EDUCATION

- 2015- 2017 **Çağ University, Mersin**
 Master of Business Management Program with Thesis-3.29/4.00
 *Marketing, Financial, Management and Organizational
 Behaviour in Business
- 2016-2017 **Hochschule für öffentliche Verwaltung (Kehl/Germany)**
(6 Months)
 Thesis
 *Research about German and Turkish Consumers on Ethical
 Decision Making
- 2013-2014 **Çukurova University, Adana**
 Master of Business Administration (MBA)- 3.46/4.00
 *Introduction to Management of Business, Marketing, Financial,
 Production Management
- 2008-2012 **Çağ University, Mersin**
 Mathematic-Computer - 3.17/4.00
 *Introduction to Calculus, Abstract Mathematic, Digital Image
 Process, Data Structures, Computer, Programming, Differential
 Equality.
- 2004 -2008 **Oktay Olcay Yurtbay High School, Zonguldak**
 Science- 85/100

WORK EXPERIENCE

- 2014(September-February) **Chuck Box, Adana**
 *Manager (Planning, Controlling,Organization and Management)

SKILLS and ABILITIES

Computer	Microsoft Office Applications, Windows, C++ Programming, Matlab, Algorithm, Data Structures, SPSS
Languages	English – Advanced German – Beginner

OTHER INFORMATION

Certificates

Leadership and Motivation,
EDUCON-December 12,2009

The National Young Entrepreneurs and Leaders Summit
Entrepreneurship Club, 2009,2010

Popular Science and Science Readership
Cag University Space and Astronomy Club, March 25,2010

Pedagogic Formation
Cukurova University, January 13,2015

Leadership and Time Management with NLP
Sürekder, April 10-11,2015

ISO 9001:2015 Revision
Sürekder, April 10-11,2015

Strategic Management
Sürekder, April 10-11,2015

ISO 9001:2008 Quality Management System
Sürekder, April 10-11,2015

Integrated Management System
Sürekder, April 10-11,2015

ISO 9001:2008 Internal Assessor
Sürekder, April 10-11,2015

ISO 14001 Environmental Management System
Sürekder, April 10-11,2015

ISO 22000 Food Safety Management System
Sürekder, April 10-11,2015

Effective Speech and Diction
Sürekder, April 10-11,2015

Sales, Marketing and Persuasion Techniques

Sürekder, April 10-11,2015

Effective Communication,Body Language and Image Management

Sürekder, April 10-11,2015

Stress and Time Management

Sürekder, April 10-11,2015

Team Work and Management Skills

Sürekder, April 10-11,2015

Statistics with SPSS

Başkent University, June 17-18,2017

Social ActivitiesModerator of Çağ University Mathematic-Computer Student Club
2009-2011Member of Çağ University Rowing Team, 2011-2012
Education Coaching, 2012-2017**Personal Traits**Leadership skills, successful at planning and organization, team
player, self-disciplined and determined, responsible, willing to
take initiative, versatile**References****Hülagühan İyisan**

Manager at Panda Express- +1(602) 373-1809

M.A.Burak Nakıboğlu

Assistant Proffesor at Cukurova University -0(532) 696 43 99

Murat Gülmez

Asistant Proffesor at Çağ University -0(324) 651 48 00