

**“ETHICS IN CONSUMER CHOICE FOR HIGH INVOLVEMENT PRODUCTS”**

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**ABSTRACT**

The concern for ethical issues, which encompass environmental and social concerns, has been ever growing over few decades across the globe. Research has consistently revealed an increasing demand for “ethical” choices in the global marketplace. However, there have been fewer publications on this issue. This paper attempts to utilize the existing theory of reasoned action/theory of planned behavior and yet further extension given by Shaw et al (2000) with regard to the above model i.e. the measures of “*ethical obligation*” and “*self-identity*” that found to be pertinent in consumer decisions where “social” concerns exist. The current research tries to validate the extension of theory of planned behavior in Indian scenario, a growing hub for high involvement consumer product. To examine this area, Reliability analysis & *Structural equation modeling* was used to allow the specification of a chain of causal links from beliefs, via constructs through to behavioral intention. Also, it allowed the specification of latent factors, enabling the modeling of cognitive constructs underpinning the model. This research tries to provide important findings for the marketers who intend to capture growing segment of ethical consumers in India by giving an eco-friendly touch to their high involvement products.

**Keywords – Self identity, Ethical, Modeling**

**1. Introduction**

The concern for ethical issues, which encompass environmental and social concerns, has been ever growing over few decades across the globe has been well documented in literature (**Dagnoli, 1991; Shaw and Clarke, 1999**). Research has consistently revealed an increasing demand for “ethical” choices in the global marketplace. However, despite the attention towards rising concern for ethical issues in society, there have been fewer publications which encompass the decision making of such ethical individuals who are concerned about the harm being caused to the environment due to the products inconsistency with environment. Research which has explored ethical consumer issues has focused mainly on specific types of consumer behavior, such as not saying anything on miscalculation of the bill in consumer’s favor or altering price tags on merchandise in a retail outlet (**Rawwas, 1996; Al-Khatib et al., 1997**). This body of research does not; give specific consideration to other dimensions of ethical consumerism, namely, issues of social and environmental concern to consumer decision making (**Belk et al., 2005**). Each consumer purchase has ‘ethical, resource and community implications’ (**McDonald et al., 2006**).

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Many studies have explored environmental or green consumer concerns (**Antil, 1984 and Jobber, 2000**). Surveys have confirmed that consumers are more likely to purchase from organisations perceived as socially responsible (**Charter, 1992; Ethical Consumer 1998**), and may actively boycott those perceived as irresponsible (**Friedman, 1999**) Firstly, it is important to outline the concept of consumer ethics adopted in this research. The body of work that has been accumulated in the area has focused almost on consumers in the United States and, to a lesser degree, Europe and Asia, (**Chan et al., 1998; Erffmeyer et al., 1999; Polonsky et al., 2001**). Indian consumers have received very little attention with regard to their ethical and moral belief systems. The current research tries to provide important findings for the marketers who intend to capture this growing segment of ethical consumers in India by giving an eco-friendly touch to their product and offerings. According to the survey, India was on the top with a Greendex score of 58.9, followed by China at 57.8, and then Brazil at 55.5. USA scored 44.7 as per a survey conducted by the National Geographic Society and research consultancy Global Scan. The results of the survey were presented in The Annual Greendex report 2012. The survey was conducted on 17,000 consumers in 17 countries to quantitatively measure the number of environmentally friendly people all around the world.

## **2. Ethics and Consumer Behavior**

More and more, consumers are being proactive in their purchase decisions and selective about those with whom they want to do business. Their decisions depends upon whether 'to consume with sensitivity through selecting ethical alternatives' (**Szmigin and Carrigan, 2005**) underpinned by complex attitudes. Ethical consumer behavior can be defined as the "decision making, purchases and other consumption experiences that are affected by the consumer's ethical concerns" (**Cooper- Martin and Holbrook 1993**). Ethical Behavior investigated specific topics of "environmentally concerned/conscious consumption" (**Anderson and Cunningham 1972; Webster 1975; Brooker 1976; Antil 1984; Haldeman, Peters, and Tripple 1987; Alwitt and Berger 1993; Jackson et al. 1993**). Ethical consumer behavior can be grouped under two headings: "ethical consumerism" and "consumer ethics". **Ethical consumerism** (alternatively called **ethical consumption, ethical purchasing, moral purchasing, ethical sourcing, ethical shopping or green consumerism**) is a type of consumer activism that is based on the concept of dollar voting. (**Shaw and Clarke 1999; Creyer and Ross 1997; Carrigan and Attalla 2001**). It is practiced through 'positive buying' in that ethical products are favored, or 'moral boycott', that is negative purchasing and company-based purchasing. **Consumer ethics (Vitell and Muncy 1992; Vitell et al. 1991; Albers-Miller 1999; Singhapakdi et al. 1999)** refers to misconduct, mainly in retail settings (e.g. miscalculation of the bill in consumer's favor).

This paper begins to address the shortfall in understanding ethical consumer choice by utilising the Theories of Reasoned Action and Planned Behavior (**Ajzen and Fishbein, 1980; Ajzen, 1985**) as a theoretical framework. This model incorporates "ethical obligation" and "self-identity" to the role of Theory of Planned Behavior measures of "attitude", "subjective norm" and "perceived behavioural control".

## **3. Theoretical Framework**

The theory of reasoned action (TRA), is a model for the prediction of behavioral intention, spanning predictions of attitude and predictions of behavior. The subsequent separation of

behavioral intention from behavior allows for explanation of limiting factors on attitudinal influence (Ajzen, 1980). The Theory of Reasoned Action was developed by Martin Fishbein and Icek Ajzen derived from previous research that started out as the theory of attitude, which led to the study of attitude and behavior. Derived from the social psychology setting, the theory of reasoned action (TRA) was proposed by Ajzen and Fishbein (1975 & 1980). The components of TRA are three general constructs: behavioral intention (BI), attitude (A), and subjective norm (SN). TRA suggests that a person's behavioral intention depends on the person's attitude about the behavior and subjective norms ( $BI = A + SN$ ). Attitude towards performing the behavior is deemed to be a summed product ( $\sum b_i e_i$ ) of the individuals' beliefs ( $B_i$ ) and their evaluation of those beliefs ( $E_i$ ). The subjective perception of normative influences are a summed product ( $\sum nb_j m_c j$ ) of the individuals' beliefs that important others think they should or should not perform the behavior in question ( $Nb_j$ ), and their motivation to comply with these others ( $M_c j$ ). Some researchers have found the model to be a strong predictor of intention but not actual behaviour (Bagozzi and Warshaw 1990; Boyd and Wandersman 1991; Vallerand et al. 1992). Others have revealed that intention is indeed an effective predictor of behavior. Hale et al. (2003) say the TRA has been tested in numerous studies across many areas including dieting (Sejwacz, Ajzen & Fishbein, 1980), consuming genetically engineered foods (Sparks, Shepherd & Frewer, 1995), and limiting sun exposure (Hoffman, 1999). The TRA has received support in range of contexts (cf. Eagly & Chaiken, 1993; Sheppard, Hartwick, & Warshaw, 1988).

Belief toward an outcome	Evaluation of the outcome	Intention	Behavior
Attitude			
Beliefs of what others think	Subjective norm		
What experts think			
Motivation to comply with others			

Source: Ajzen, 1980

Figure 1 – Expanded TRA Flow Model

The TRA is criticized on the basis that it applies only to behaviors that are totally under volitional control. It was later extended to add, "perceived behavioural control" {PBG} in the Theory of Planned Behaviour (TPB) (Ajzen 1985). This extended model has been widely applied (Beck and Ajzen 1991; Giles and Cairns 1995) often with a significantly improved predictive ability. The theory of planned behavior adds the concept of perceived behavioral control, which originates from self-efficacy theory (SET). Self-efficacy was proposed by Bandura in 1977, which came from social cognitive theory. Similar to the Theory of Reasoned Action measures, perceived behavioral control is a direct measure that results from antecedents in the form of control beliefs.

**A Conceptual Extension of the Theory of Planned Behavior for Ethical Decision Making**

Although the TPB is the most significant extension to the TRA model, many additional modifications have been proposed. TRA integrates construct from related attitudinal and ethical decision making literature. In the model, intention to engage in an ethically questionable action is determined by the attitude toward the act, the subjective norm toward the act, the behavioral norm toward the act, and an ethical judgment with respect to the act. Ethical judgment has two components as "ethical obligation" & "self identity".

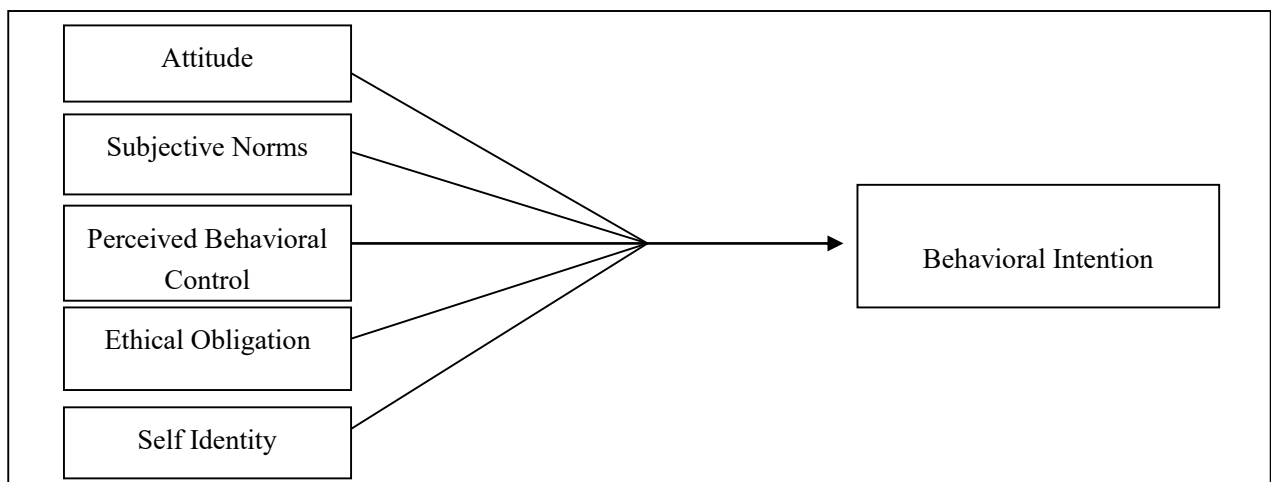
### Ethical obligation

Ethical issues add significantly to the complexity of consumer decisions, highlighting the need for an improved understanding. In certain "social" behavioural contexts many research have focused & supported the inclusion of a measure reflective of ethical/moral concerns (Gorsuch and Ortberg, 1983; Beck and Ajzen, 1991). **Eagly and Chaiken (1993)** have argued that a measure of personal "moral" or "ethical" obligation be added to TPB structure. A study exploring attitudes towards the use of gene technology in food, **Sparks et al. (1995)** found ethical obligation to have predictive effects within the Theory of Planned Behaviour. This finding was later supported by **Shaw et al. (2000)** in fair trade grocery purchasing context.

### Self identity

Self-concept (also called self-construction, self-identity) is a multi-dimensional construct that reflects an individual's perception of "self" in relation to any number of characteristics, such as academics, gender roles, racial identity, and many others. Research has suggested that the TRA/TPB be modified to incorporate a measure of self-identity Rationale given by researchers for the addition of self-identity to the theory is that as it becomes central to an individual's self-identity, then behavioral intention is accordingly adjusted. This proposition is supported by exploratory work that suggests that ethical consumers do not identify with only one ethical issue, but with a range of ethical issues. In addition to a measure of ethical obligation, **Sparks et al. (1995)** also incorporated a measure of self-identity to the original TPB framework. **Sparks and Shepherd (1998)** found in the area of green consumerism that self-identity contributed more towards intention as compare to other variables.

In summary, the models proposed for comparison, with respect to predicting intention to purchase high involvement products (e.g. Refrigerators & air conditioners), will each incorporate two or more of the following independent variables: (1) attitudes towards the identified behaviour (*A*); (2) perception that important others think they should behave in a certain way, and desire to comply with these important others (*SN*); (3) perceptions of control over the identified behaviour (*PBC*); (4) perceptions that performing the behaviour is a ethical obligation (*EO*); and (5) self-identification with ethical issues (*SI*). Indeed in case of high involvement ethical obligation & self identity plays major contribution. Shaw et al (2000) supported the above model in their study for predicting intention to purchase fair trade grocery products.



Each of the above studies utilising the TRA/TPB (**Ajzen and Fishbein, 1980; Ajzen, 1985**) framework employed the regression analysis technique. This technique, however, does not allow a full examination of model. It could be suggested therefore, that beliefs may aggregate to form latent factors that are different perspectives from the direct measures. Structural equation modeling addresses these concerns. Structural equation modeling allows the specification of a chain of links from beliefs, via constructs through to behavioural intention, which is not possible under regression analysis. Second, structural equation modeling allows the specification of latent factors, enabling the modeling of cognitive constructs.

**Laurent & Kapferer, (1985)** states that involvement level is the time and exertion of consumers that spend for their buying decision. Processes of consumer purchase decision are partly with product involvement. High involvement products decisions are associated with high search & experience costs. The high experience costs of high involvement products are a result of the psychological, financial, social and physical risk associated with product (**Price 1981**). The paper highlights effort to investigate possible links between ethical orientation and consumer behavior in terms of high involvement product categories.

#### **4. Research Methodology**

**Research Design:** The research design used here is Descriptive cum Exploratory Research Design. Since the major emphasis is on the discovery of ideas and insights into the analysis of the effects of the Extension of the Theory of Planned Behavior for Ethical Decision Making in purchase of High involvement products. The main research instrument – a questionnaire – was developed to measure the components of the Theory of Reasoned Action along with the additional constructs discussed above. Questions designed to elicit behavioural intention, behavioural beliefs, attitude, subjective norm, normative beliefs and motivation to comply were structured as suggested by suggested by **Shaw et al. (2000, 2001)**, and the measures of perceived behavioural control in accordance to Ajzen (1985). The outcome evaluation measure employed an “important” to “unimportant” scale, which reflects that used by other researchers, **Manstead et al. (1983); Raats et al. (1995)**. The measure of ethical obligation takes on the format suggested by **Sparks et al. (1995)**.

**Sampling Design:** The sampling design used is Probability Sampling (Stratified Random Sampling). The total number of respondents was 450. The responses received were 420 (93.33 per cent) and the number of usable questionnaires was 400 (88.88 per cent). So, the effective sample size of the study was 400. It was clarified that the data collection was for academic purposes only so that the respondents could feel free in stating their true opinions.

#### **5. Analysis and Results**

##### **Reliability analysis**

The results of the construct reliability establish the construct item validation and internal consistency of the measures used in this study. The construct reliability scores are presented below:

Table 1: Summary of Reliability Test

Construct Validity For	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Attitude	0.82	0.812	6
Subjective Norms	0.688	0.694	6
Perceived Behavioural Control	-0.142	-0.196	4
Self Identity	0.838	0.836	4
Ethical Obligations	0.715	0.724	3

As shown in Table 1, constructs containing multi-item scales of high involvement data had construct validity greater than 0.6, except for Perceived behavioral control which showed a negative construct validity.

**Structural equation modeling (SEM)** is a statistical technique for testing and estimating causal relations using a combination of statistical data and qualitative causal assumptions. This definition of SEM was articulated by the geneticist Sewall Wright (1921), the economist Trygve Haavelmo (1943) and the cognitive scientist Herbert A. Simon (1953), and formally defined by Judea Pearl (2000) using a calculus of counterfactuals. It is the testing for theoretical relationships among a group of concepts represented by multiple measured variables. SEM is useful in testing theories that contain multiple equations involving dependence relationships. The technique of structural equation modeling was employed that allows the evaluation of how effectively a conceptual model, which includes observed variables and hypothetical constructs, fits the obtained data (Hoyler and Smith, 1994).

Student version of LISREL Software was employed for the purpose of carrying out path analysis. Given the constraint of student version of LISREL of handling not more than 15 variables, the analysis was carried out in two parts represented by two path models.

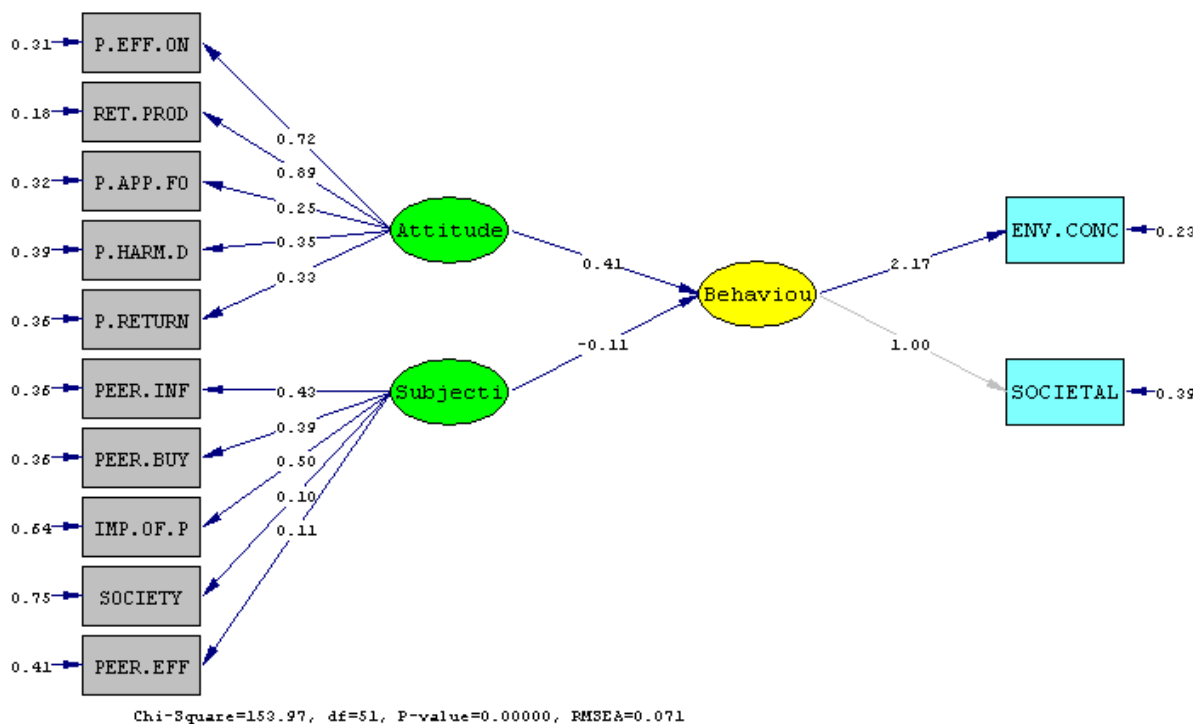
**MODEL 1:** Represents the basic theory of reasoned action components linkage with behavioural intention.

**MODEL 2:** Represents the extension of TORA by the addition of constructs viz Perceived Behavioural control, Ethical obligation and Self-identity.

Certain parameters for fit indices for both models are as follows

Table 2: Fit Indices

S. No.	Fit Indices	Model 1	Model 2	Acceptable Level
1	Normed Fit Index (NFI)	0.93	0.97	(The Normed Fit Index (NFI) exceeds .90 (Byrne, 1994) or .95 (Schumacker & Lomax, 2004)).
2	Goodness of Fit Index (GFI)	0.94	0.97	(The Goodness of Fit Index exceeds .90 (Byrne, 1994)).
3	Comparative Fit Index (CFI)	0.95	0.99	(The Comparative Fit Index exceeds .93 (Byrne, 1994)).
4	Root Mean Square Error of Approximation (RMSEA)	0.071	0.044	(RMS is less than .08 (Browne & Cudeck, 1993)-- and ideally less than .05 (Stieger, 1990)).



Model 1: Depicting path from attitude and subjective norms (TORA) towards Behavioural intention.

Table 3: Path coefficients for Model 1

Path Specification	Path coefficients
Attitude → Product's effect on Environment	0.72 (0.79)
Attitude → Intention to Return product	0.89 (0.90)
Attitude → Positive approach for environment	0.25 (0.40)
Attitude → Potential harm due to product	0.35 (0.49)
Attitude → Product Return	0.33 (0.49)
Subjective Norms → Peer influence	0.43 (0.58)

Subjective Norms→Peer buying Intention w.r.t harmful products	0.39 (0.55)
Subjective Norms→Importance of peer purchase behavior	0.50 (0.53)
Subjective Norms→Societal Concern	0.10 (0.11)
Subjective Norms→Peer effect	0.11 (0.18)
Attitude →Behavioural Intention	0.41 (1.16)
Subjective Norms→ Behavioural Intention	-0.11 (-0.31)(Not Significant)

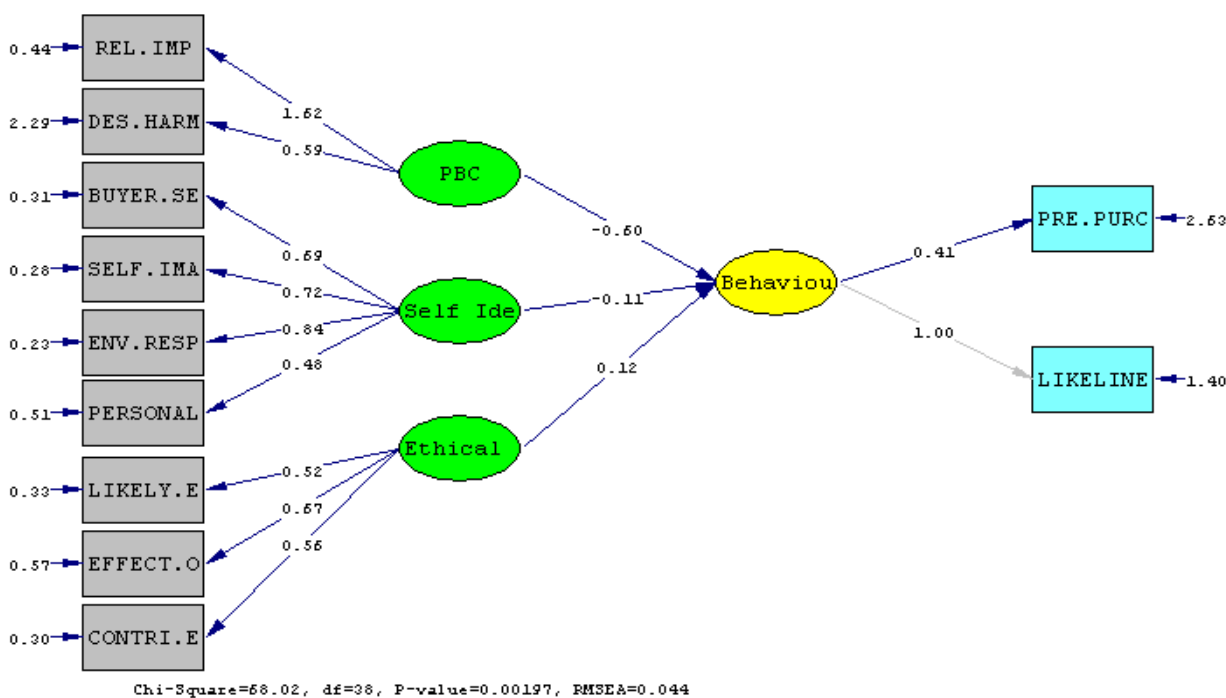
Note: Unstandardised Path coefficients (Standardised path coefficients)

**STRUCTURAL EQUATIONS**

$$\text{Behaviour} = 0.41 * \text{Attitude} - 0.11 * \text{Subjecti, Errorvar.} = 0.016, R^2 = 0.87$$

(0.060)	(0.048)	(0.011)
6.83	-2.29	1.54

The regression value comes out to be 0.87 or it can be said that 87% of the variance in behavioural intention is explained by Attitude and Subjective Norms components which comprise of Theory of reasoned Action.



Model 2: Depicting path from PBC, Self Identity, and Ethical Obligations towards Behavioural Intention.



Table 4: Path coefficients for Model 2

Path Specification	Path coefficients
PBC→Relative Importance to environment	1.62 (0.93)
PBC→Desirability of potentially harmful products	0.59 (0.36)
Self Identity→Buyers Self identity	0.69 (0.78)
Self Identity→Self image of being environment protectors	0.72 (0.81)
Self Identity→Environmentally responsible shopper	0.84 (0.87)
Self Identity→Personal image in society	0.48 (0.56)
Ethical Obligations→Likely effect of purchase	0.52 (0.67)
Ethical Obligations→Effect of cognition	0.67 (0.66)
Ethical Obligations→Contribution to environment protection	0.56 (0.72)
PBC→Behavioural intention	-0.60 (-0.86)(Not Significant)
Self Identity→ Behavioural intention	-0.11 (-0.15)(Not Significant)
Ethical Obligation→ Behavioural intention	0.12 (0.18)

Note: Unstandardised Path coefficients (Standardised path coefficients)

**Structural Equations**

Behavior = - 0.60\*PBC - 0.11\*Self Ide + 0.12\*Ethical, Error var.= 0.11 , R<sup>2</sup> = 0.77

(0.10) (0.24) (0.25) (0.27)  
-5.73 -0.44 0.50 0.41

The regression value comes out to be 0.77 or it can be said that 77% of the variance in Behavioural intention is explained by Perceived behavioural control, self-identity and ethical obligations comprising the extended theory of planned behaviour.

**Research Outcome**

This study investigated the impact of Modified Theory of Planned Behavior’s components on Behavioural Intention of the buyer. It was studied with the help of variables like Attitude, Subjective norms, Perceived behavioral control, Self-identity and Ethical Obligations.

Attitude of the buyer with regard to his Intention to Return product was supported by high path coefficient of 0.89 (0.90). Attitude of the buyer was influenced by the buyer’s purchased Product’s effect being disastrous for the environment was supported by significant path coefficient of 0.72 (0.79). Overall Attitude component had a significant impact on the behavioural intention with a path coefficient of 0.41 while on the other hand Subjective Norms had no significant impact on the Behavioural intention since it had a negative path coefficient of -0.11. The component Self-identity had a significant impact on the buyer since he considered himself as an Environmentally responsible shopper while purchasing an eco-friendly product represented by path coefficient of 0.84 (0.87).Self-identity component also indicated that buyers are satisfied when they have Self-image of being environment protectors represented by path coefficient of 0.72 (0.81). Also, Self-identity component was significant since Buyers bought the eco-friendly goods because they are commensurate with their Self-identity represented by path coefficient of 0.69 (0.78). Moreover, Ethical Obligations component also depicted that there was Effect of cognition i.e. people tend to

think more while purchasing a potentially environmentally harmful product represented by path coefficient of 0.67 (0.66). Finally Ethical Obligation component had a positive impact on the behavioural intention represented by path coefficients of 0.12 (0.18). But overall self identity has negative impact on behavioral intention represented by path coefficient of - 0.11 (-0.15).

### **MANAGERIAL IMPLICATIONS**

Since the present study deals with seeing whether the consumers in general are ethically concerned while purchasing a high involvement product (i.e. any potential environmentally harmful product) or not. So the findings of the current study support the view that people are 'ethically' concerned while purchasing the high involvement product which might cause a potential harm to the environment in general.(supported by a **positive path coefficient of ethical obligation towards behavioural intention i.e. 0.12**).This positivity is in terms of the people being concerned about their ethical obligations towards environment preservation through their purchase but at the same time people tend not to actually 'go' for the high involvement green product because of the negativity coming in from the subjective norms, their own perceived behavioral control and the self identity.

So, marketers need to focus on such communication objectives that stimulate the subjective norm component by showcasing such advertisements that depict the prospective buyer being influenced by his society, reason being the motivation to comply seems to be weak from the current research. Also, the marketers need to present their products in a way that are commensurate with the environment by showcasing the positive effects of an individual's behavioral control on the use of a high involvement eco-friendly product, since the current research shows that people are least bothered of using an high involvement eco-friendly product which is evident from a negative path coefficient. Finally, in order to make people identify themselves with usage of 'green' high involvement products they need to be made aware (by ad campaigns) of the long term consequences of using a potentially harmful products, since a tendency was found in the current research that people are least bothered about identifying themselves with a concept of being an environmentally responsible shoppers for high involvement products.

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