Measuring Mediating Role of Consumer Ethics in Green Buying Intentions with Respect to Consumer Personality

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ABSTRACT

The basic idea behind this study is to examine different aspects of consumers in relation with purchase of environmental friendly products. In addition to this we take ethics in business as mediating variable and see their effect on these relations. Survey research was conducted and the results reveal that there is a significant relationship between consumer ethics and green buying behavior. Attitude towards business and loyalty susceptibility have insignificant relationship with green buying intentions while all other variables have significant indirect effect on green buying intentions. Individualism and Question have significant total effect on green buying intention while all other variables have insignificant total effect on green buying intentions.

KEYWORDS: Consumer ethics, Individualism, Attitudes toward Business, Green Product

INTRODUCTION

Environmental friendly products used by the consumers are known as green products, these products have lower negative impact on environment. Previously research was conducted in Taiwan, these people mostly use environmental friendly products and have more knowledge of these green products and also take participation in environmental protection activity [1]. Many of these consumers think that they involved in those products which are harm to environment and thus willing to use environmental friendly products [2]. Those companies which are not environmental friendly cause consumers to rethink in order to buy the products, environmental friendly consumers are not buying their products and this causes decrease in revenue sales, customer database and loyalty [3]. This attitude of consumer’s yields companies to make green products which are environmental friendly. These companies are now taking this matter seriously and thinking about green products and also incorporate them in their marketing strategy. Furthermore, these people is now purchases green products for government institutions and trying to lead in this dimension, the term used in this context is green procurement [4]. Conducting study on this area is very important and essential for consumers and companies. Previous researches highlighted different constructs for green buying behavior. Many researchers identified income, gender and age as construct, few of them also identified the impact of environmental factors on purchasing behavior of green products [5, 6]. The three most important constructs are knowledge, concern and attitude about environment [6-13]. Another dimension of environmental products belongs to the health matters of consumers. Three constructs of this dimension are concern about health, awareness about health and nutrition safety which is very important for any human being [14, 15]. There are few other dimensions as well which are very important. These constructs are attitude towards green buying behavior, common cultural values, collectivism and individualism and self-importance [4, 10, 14, 16-18]. Another category of these constructs related to ethical context; these are ethical concern, attitude towards ethics, ethical verdict, ethical responsibilities and ethical reasons [19-24]. One of the important construct of green buying behavior is consumer ethics but in previous literature there are many flaws exits. Many of studies focus on effect of ethical issues on green products but they are not evaluating on the bases of perception. Positive feeling reflected by moral attitude to do right thing in right manner, when buying food consumers having ethical motives trying to evaluate products on the bases of religious and political effects [20, 21]. The interaction between environment and people is purely an ethical issue and special attention is to provide to solve them with the help of ethical policies, so the area of consumer ethical believe and green buying behavior remain untouched. Little research has done previously on the personality attitude of the consumer towards buying behavior [25]. Consumer’s attitude towards any business measured using satisfaction level. This attitude can be towards specific market, any product, any brand and any organization. When the satisfaction level is high this means that organization is performing well with a clear wisdom and consumer’s thinks that this firm is very caring and fulfilled all promises regarding their products. On the other hand sometime consumer think and behave wrongly and shows attitude problem [26]. There are very few researches in the past that
highlight this behavior of consumer [26-28]. Loyalty susceptibility is the relationship between consumer and seller which internally force to buy the product [29]. The loyalty of the consumer is quite different form loyalty susceptibility. Consumer loyalty is continues attitude or pattern of the consumer towards any specific brand, store. When consumer shows inactive behavior either intentionally or psychologically then this attitude is not helpful to give any benefit to the environment when involved in any purchase activity even when retailer push the consumer to purchase a particular brand [30]. Those consumers who have high loyalty susceptibility never accept any unethical behavior regardless of the retailer sales. Retailer wants to build a good relationship with customer but there is a need to conduct more research in the area with consumers and ethics [31]. Another one of the important independent variable is individualism in green buying behavior. It is the characteristic of any culture. This factor has good impact in order to measure the attitude and behavior of consumers towards green product purchase and also influence on consumer ethics [32]. Melodious relationship with consumer is another variable which have good importance green buying behavior and consumer’s ethics. Thus in Pakistani context the valuable addition of harmonious variable is quite interesting to observe [33]. There are many articles available which have no theoretical background. In order to increase the existing knowledge of studies, all the researches were based on grounded theories [34]. Researcher presented one of the best models in the area of business ethics and this model is already tested in many studies. This model highlighted another two important variables in the field of business ethics which have strong contribution towards green buying behavior; these two variable are associated with personal and cultural level [23, 35-38]. This model also allows us to include loyalty susceptibility, individualism, and attitude as variables of ethics because this model is well explained, tested in the specific area of ethics so we should include this model in this study as well [35, 36]. The main aim of this study is to investigate the effect of individualism, loyalty susceptibility and attitude towards consumer ethics and then investigate their impact on green buying behavior. This study helps us to elaborate the importance of environmental friendly products. Moreover, in the light of our results mangers of different companies make their products green. This study also helps us to increase the awareness of environmentally friendly products in the consumers mind.

LITERATURE REVIEW

Green Buying Behavior

There were various terminologies used for environmental friendly products and this is a broader concept. Researchers used environmental marketing and green marketing term interchangeably. Societal marketing is also an important term used which is the blend of both society and products. The company which is actively participates in societal marketing performed dual function; do good things which helps to improve the society along with selling their main products [39]. Develop those techniques which are helpful produce products which is not harmful towards environment. Consumers are likely to purchase those ecological products which have environment friendly ingredients and also did not involve in any activity which is harmful towards environment during manufacturing [1]. There are many items involved in green product phenomena like product recycling, hygienic, product packaging, and those products which are reused after recycled; advertising of these products and developing communication strategies. Thus purchasing behavior of these products also fall in ethical perspective [40]. There were few models which described consumer’s ethics but H-V Model is one the best model which showed positive way of making consumer thinks about ethics before purchase. As a result of this this model is adopted world wild as a conceptual framework [23, 27, 35-37, 41, 42]. H-V model is easily applicable which described that a consumer gave justification when something unusual or unethical happened. Moreover when anything unethical happened the consumers react and make their judgment on the bases of wrong and right reasons and converted this on actions on the bases of these judgment [43]. The culture in which consumer is living, profession of the consumer, their intrinsic characteristics, the environment of the organization; these all factors have an impact on H-V model. In these factors few factors are related to job like occupation and organization culture and other belongs to personal like culture and personality. As a result of this those factors which are on personal level have an impact on ethics, thinking and decision making abilities of the individual [25]. Individual involvement includes the development of character for example greediness, business attitude, self-monitoring and control, loyalty susceptibility [27, 43-47]. Other characteristics like income, occupation, gender, age, family size all belongs to individual characterizes [48]. Out of these all variables loyalty susceptibility and business attitude are significantly important but in little work has done previously on these variables. The circumstances in which ethical issues are involved cultural and sub-cultural factors influenced the consumer’s attitude. One of the most importance dimensions of sub-culture is individualism [49]. Every individual has their own thinking based on their living background and environmental situation thus has significant influence on the decision making process [50, 51]. The wrong practices of consumer deeds are linked with the attitude of that consumer. All those activities which yields organization to lose trust and consumers lose
money are immoral [52]. In order to measure ethics a scale is developed called consumer ethics scale. This scale includes total of four dimensions in which consumers thinking is judged by right or wrong options. These four dimensions are active and passive dimensions, noharm and questionable dimensions. The consumers which are intentionally performing illegal activities referred to as active benefit, example includes a person drinking coke without paying money. The consumer who is involved passively in illegal activities referred to as passive benefit, example includes a person who is showing less age of her child in order to take discount, another example is that a person who received money than deserved and keeps silent. Consumers who performed illegal activates but they think that these activities are legal referred to as questionable benefit, example include a person who is not paying income tax return and still keep silent. Noharm activities involved which are not directly or indirectly damaging in customer point of view, example include a person who is using software and install the software in the system without buying it [26, 53]. The researchers further improve the scales and include two more important variables which have product recycling and good going dimensions. Product recycling referred to those products which are environmental friendly and used as recycled material even these products are expensive as compared to others. Going Good dimension referred to those consumers who are always performed right activities, example include when the cashier of the store wrongly calculated the bill of items and then consumer himself identified that mistake and ratify it [27, 28]. Consumers normative believe has good influence on their behavioral attitude [54]. The researchers find a strong relationship between consumers believes, consumer attitude and morality [35, 36]. Another researcher investigated that the relationship between belief and intention to purchase product is positive. This result establish the linkage between green buying purchase intention and attitude of the consumers, is that those consumers which are high in ethical believe more likely to purchase environmental friendly products as compared to those consumers which have low ethical believe [55]. Thus we developed following hypothesis;

**H1: There is a significant positive relationship between consumer attitude and willing to purchase environmental friendly products.**

**Individualism**

There are many dimensions of culture like power, individualism, future orientation, risk awareness and disaster management [49]. Out of these dimensions only individualism is best described the ethical believes of consumer [56]. As this cultural dimension is more relevant to consumer ethics, so we included this dimension in this study [57]. Those communities who believe in individualism possessed diversity, faith in power, confidentiality protection, protection in terms of finance, need to belonging [49]. This type of culture focused on achievement of goals rather than developing and maintaining good relationships; primary focused on work oriented tasks [58]. Those people having individualistic personality are goal oriented and enjoy the successful achievements [59]. In a society the group developed their own views and thoughts. The attachment of individual to their group which they belongs referred to as individualism [49]. Individualistic persons have high aims and achievement objectives and want to have minimum intrusion in their matter. The collectivism is opposite to individualism in which they primary focused on organization as a whole rather than focusing only on themselves [56]. Collectivism more focused on “we” attribute like collective vision, team work, group cohesiveness, need to belongs, dividing work load with other team members which individualism only focus on “I” attribute [60]. In order to make good relationship with others collectivism preferred to ignore organization goals [61, 62]. Collectivism also gives importance to social circle, affiliation with love, respect to other and exchange of help [63]. Researchers have proved the effect of culture on decision making on ethical perspective [37]. The context of different cultures is different hence ethical practices are vary in different cultures because these are dependent on culture [64]. Research has shown that individual believes have strong impact on collectivism in the sense that collectivist people avoid questionable malpractices and they treated the vendors as part of their group community [50]. Researchers also identified that individual decision making influenced by collectivism and ethical reasoning of consumers are highly influenced by individualism [65]. We proposed following hypothesis on the bases of previous literature;

**H2a: Questionable practices are less probable when individualism is high as ethically wrong rather than in collectivism**

**H2b: Good practices are less probable when individualism is high as ethically accepted rather than in collectivism**

Collectivism is more helpful towards environment as compared to individualism [66]. Self-benefits associated with individualism because they always give significant importance to these personal benefits [56]. In addition to this they always read to achieve higher goals and always speak to their human rights. This is the reason that individualistic are not good towards environment because they always show “me” attitude rather than “we” attitude [63]. Those people having collectivistic characteristics focusing more towards environmental friendly products...
instead of individualistic [5]. For this reason there is substantial effect of collectivism on green decision making because they always think for others, resolve the issues with others, work as a group and think as a collective group rather than individual and as a result of this those people having collectivistic people buy many more products which is environmental friendly as opposite to individualism [10]. We proposed following hypothesis on the bases of previous literature; 

**H3**: There is a negative relationship between green buying behavior and individualism.

**Consumer Attitude**

One of the important aspects of business is the attitude to conduct business both in private organizations and public organizations as well. There are two way of transactions in the market in such a way that these business firms produce good quality products with positive attitude and this results enhance the consumer purchasing experience in the market. From the firms perspective the positive business attitude is to produce good quality products in the market [67]. Previous studies have shown that positive business attitude reflected by customer satisfaction about the green product and also firm’s satisfaction about profit. Positive attitude means consumers are more satisfied about product they think that this product has good quality and also reliable as opposite to negative attitude people, they always think negative about the products they have purchased. Those consumers having positive attitude also thinks that these firms take good contribution towards the betterment of society. In this study we take business attitude as a whole covering complete market rather than taking only specific markets [26]. Consumers preferred questionable practices when they think that firm attitude towards consumer is good and they take care of consumers’ needs and wants, but these questionable practices behavior hurt the vendors [27]. Those consumers having positive attitude rejected the passive behavior. Previous researches have shown that there is a negative relationship between unethical activities and consumer attitude thus those consumers having negative attitude accepted active benefit behavior. Consumers having negative attitude inform the vender about wrong product pricing as compared to positive attitude consumers. Hence this reveals that there is a significant influence of ethical believes on consumer attitude [47]. We proposed following hypothesis on the bases of previous literature;

**H4a**: Consumers having positive attitude think questionable practices wrong as opposite to consumers with negative attitude.

**H4b**: Consumers having positive attitude think good practices right as opposite to consumers with negative attitude.

**Loyalty Susceptibility**

The continue connection of consumer with retail store known as loyalty susceptibility. Loyalty susceptibility can be high and low. High susceptibility means a strong commitment with the store hence reflects strong loyalty relationship with that store on the other hand low susceptibility means low commitment which reflects disturbed loyalty [46]. There is a minor difference between brand loyalty and loyalty susceptibility. Brand loyalty related towards consumer love and association and loyalty susceptibility is related more towards consumer behavior [68]. Brand loyalty may result of both behavioral attitude and affiliation but loyalty susceptibility extract from behavior hence developing a long term stable relationship with particular retailer is reflected as loyalty susceptibility relationship [29]. Previous research shown a positive relationship between loyalty susceptibility and retail, this means that consumers with positive attitude want to endure the relationship with retailer [69]. The consumers have either low commitment towards retailer or high commitment towards retailer. High commitment consumers want to purchase the product form particular retailer on the other hand low commitment consumers need to purchase the product form particular retailer. This reflects two types of consumers in terms of loyalty. A high commitment consumer reflects true loyalty with retailer and low commitment consumers reflects false loyalty with retailer. So true loyal consumers reflects strong relationship with retailer [70]. Retailer receives the benefit of commitment in terms of revenue, in addition to this customer ethical or unethical behavior determined by commitment [25]. The questionable behavior is more acceptable for those consumers having low commitment towards retailer. If the consumer has the tendency for making good relationship then consumer automatically interact with trailer and try to develop good relationship. As the result of this consumer buy more product from this store, join all the activities related to that store and behave ethically when dealing in transaction [71]. We proposed following hypothesis on the bases of previous literature;

**H5a**: Questionable practices are more probable when loyalty susceptibility is high as ethically wrong rather than when loyalty susceptibility is low

**H5b**: Good practices are less probable when loyalty susceptibility is high as ethically accepted rather than in when loyalty susceptibility is low
**Conceptual Framework**

![Research Model](image)

**Fig. 1 Research Model**

**METHODOLOGY**

In order to ensure questionnaire validity the constructs used in this study was based on detailed literature review. Developed scale was used for individualism. This scale is measured on high/low individualism bases [37, 49]. Second developed scale was used for business attitude [28]. Third developed scale was used for Loyalty Susceptibility [29]. Forth developed scale was used for green buying product purchase intentions [10] and consumer ethics used as last construct having six items [26]. Few constructs were measured with (1) “wrong” and (5) “not wrong” five point Likert scale and remaining constructs were measured with (1) “strongly disagree” and (5) “strongly agree” five point Likert scale. Data was collected from seventy eight university level students having different backgrounds. The questionnaire was distributed among students electronically and data was collected using google form technique.

**RESULTS**

Primary participants were mostly males 70.51% of total sample and remaining 29.48% were female participants. 34.61% participants were those having age 20 to 29. 25.64% participants were those having age 30 to 39. 2.5% participants were those having age 40 to 49. 1.2% participants were those having age 50 to 59 and meanwhile 6.41% participants were those having ages under 19 years. As mentioned before in this study we were measured and examined the relationship between green buying behavior, personality and ethics. At first stage we conducted reliability analysis of questionnaire.

**Table 1:**

*Reliability Analysis of Construct's*

<table>
<thead>
<tr>
<th>Construct</th>
<th>Cronbach's Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green Buying Intention</td>
<td>0.741</td>
</tr>
<tr>
<td>Active</td>
<td>0.861</td>
</tr>
<tr>
<td>Passive</td>
<td>0.713</td>
</tr>
<tr>
<td>Question</td>
<td>0.801</td>
</tr>
<tr>
<td>No Harm</td>
<td>0.854</td>
</tr>
<tr>
<td>Recycling</td>
<td>0.709</td>
</tr>
<tr>
<td>Do Good</td>
<td>0.701</td>
</tr>
<tr>
<td>Individualism</td>
<td>0.750</td>
</tr>
<tr>
<td>Attitude towards business</td>
<td>0.944</td>
</tr>
<tr>
<td>Loyalty Susceptibility</td>
<td>0.817</td>
</tr>
</tbody>
</table>

For hypotheses testing structure equation modeling is used. In Table 2 all the findings are mentioned.
Table 2: Result of Proposed Model

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Causal path</th>
<th>Standardized structural coefficient</th>
<th>t value</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>Active ← Green buying</td>
<td>-0.175</td>
<td>1.857</td>
<td>Partially Supported</td>
</tr>
<tr>
<td></td>
<td>Passive ← Green buying</td>
<td>0.167</td>
<td>1.444</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Question ← Green buying</td>
<td>-0.033</td>
<td>-1.346</td>
<td></td>
</tr>
<tr>
<td></td>
<td>No Harm ← Green buying</td>
<td>0.128</td>
<td>1.878</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Recycling ← Green buying</td>
<td>-0.138</td>
<td>-1.768</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Do Good ← Green buying</td>
<td>0.060</td>
<td>0.912</td>
<td></td>
</tr>
<tr>
<td>H2a</td>
<td>Individualism ← Active</td>
<td>-0.424</td>
<td>-3.230</td>
<td>Supported</td>
</tr>
<tr>
<td></td>
<td>Individualism ← Question</td>
<td>-0.326</td>
<td>-3.058</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Individualism ← No Harm</td>
<td>0.219</td>
<td>1.537</td>
<td></td>
</tr>
<tr>
<td>H2b</td>
<td>Individualism ← Recycling</td>
<td>0.345</td>
<td>2.626</td>
<td>Supported</td>
</tr>
<tr>
<td></td>
<td>Individualism ← Do Good</td>
<td>0.528</td>
<td>3.358</td>
<td></td>
</tr>
<tr>
<td>H3</td>
<td>Individualism ← Green buying</td>
<td>-0.046</td>
<td>-0.468</td>
<td>Not supported</td>
</tr>
<tr>
<td>H4a</td>
<td>Attitude toward business ← Active</td>
<td>0.265</td>
<td>2.262</td>
<td>Supported</td>
</tr>
<tr>
<td></td>
<td>Attitude toward business ← Passive</td>
<td>0.334</td>
<td>3.515</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Attitude toward business ← Question</td>
<td>0.142</td>
<td>1.258</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Attitude toward business ← No Harm</td>
<td>0.122</td>
<td>0.955</td>
<td></td>
</tr>
<tr>
<td>H4b</td>
<td>Attitude toward business ← Recycling</td>
<td>0.076</td>
<td>0.650</td>
<td>Partial supported</td>
</tr>
<tr>
<td></td>
<td>Attitude toward business ← Do Good</td>
<td>0.097</td>
<td>0.692</td>
<td></td>
</tr>
<tr>
<td>H5a</td>
<td>Loyalty susceptibility ← Active</td>
<td>-0.068</td>
<td>-0.748</td>
<td>Partial supported</td>
</tr>
<tr>
<td></td>
<td>Loyalty susceptibility ← Passive</td>
<td>-0.002</td>
<td>-0.029</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Loyalty susceptibility ← Question</td>
<td>0.107</td>
<td>1.224</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Loyalty susceptibility ← No Harm</td>
<td>-0.068</td>
<td>-0.683</td>
<td></td>
</tr>
<tr>
<td>H5b</td>
<td>Loyalty susceptibility ← Recycling</td>
<td>0.132</td>
<td>1.444</td>
<td>Supported</td>
</tr>
<tr>
<td></td>
<td>Loyalty susceptibility ← Do Good</td>
<td>0.067</td>
<td>0.613</td>
<td></td>
</tr>
</tbody>
</table>

* t value is significant at p < 0.05
V² (23,233) = 539.77, CFI = 0.934, NFI = 0.92, GFI = 0.946, RMSEA = 0.048

The goodness fit index of our proposed model were V² (23,233) = 539.77, CFI = 0.934, NFI = 0.92, GFI = 0.946, RMSEA = 0.048. The first thing which is indicated is that ethics have an influence on the green purchase intentions of the consumer. The dimensions of active, passive and no harm is non-significant but on the other hand the dimensions of Recycling, Do Good, and Question is significant in terms of green buying behavior as the result of this H1 is partially supported. The influence of individualism construct is significant in relation with active, passive, question, no harm, recycling and Do Good, but this construct has not influence on green buying purchase. As the result of this H2a and H2b are supported but H3 is not supported. Business attitude has also significant influence on active, passive, question and No Harm construct but not a significant influence on recycling. So, H4a supported fully but H4b supported partially. There is a significant relationship between loyalty susceptibility and passive, question, recycling and Do Good But an insignificant relationship between loyalty susceptibility and active, no Harm. Thus H5a supported partially and H5b supported fully. Table 3 shows the direct effect, indirect effect and total effect on green buying intentions.

Table 3: Measuring direct effect, indirect effect and total effect on dependent variable

<table>
<thead>
<tr>
<th>Predictor</th>
<th>Direct effect</th>
<th>Indirect Effect</th>
<th>Total Effect</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individualism</td>
<td>-.046</td>
<td>.037</td>
<td>-.009</td>
</tr>
<tr>
<td>Attitude toward business</td>
<td>.000</td>
<td>n.s</td>
<td>n.s</td>
</tr>
<tr>
<td>Loyalty susceptibility</td>
<td>.000</td>
<td>n.s</td>
<td>n.s</td>
</tr>
<tr>
<td>Active</td>
<td>n.s</td>
<td>.000</td>
<td>n.s</td>
</tr>
<tr>
<td>Passive</td>
<td>n.s</td>
<td>.000</td>
<td>n.s</td>
</tr>
<tr>
<td>Question</td>
<td>-.033</td>
<td>.000</td>
<td>.-033</td>
</tr>
<tr>
<td>No Harm</td>
<td>n.s</td>
<td>.000</td>
<td>n.s</td>
</tr>
<tr>
<td>Recycling</td>
<td>n.s</td>
<td>.000</td>
<td>n.s</td>
</tr>
<tr>
<td>Do Good</td>
<td>n.s</td>
<td>.000</td>
<td>n.s</td>
</tr>
</tbody>
</table>

n.s means non significant value
All other values are significant at level p<0.05
Individualism, Attitude toward business and Questions have significant direct effect on green buying intentions while all other variables have insignificant contribution towards green buying intentions. Attitude towards business and loyalty susceptibility have insignificant relationship with green buying intentions while all other variables have significant indirect effect on green buying intentions. Individualism and Question have significant total effect on green buying intention while all other variables have insignificant total effect on green buying intentions.

CONCLUSION

The data collected for this research supported our research model and also many of our hypotheses were also supported. In this study we clarify the relationship between ethics and individualism, loyalty susceptibility and attitude towards business. These factors at last influence consumers to buy environmental friendly products. In terms of Do Good, Recycling and Question the green buying intention is dependent on ethics. The results also suggest that awareness about ethics in green products increases the purchase behavior of the consumer. On the other hand the dimensions of No Harm, Passive and Active have insignificant impact on green buying intention. Consumers of this region having high individualism are more willing to buy green products as compared to having low individualism. Moreover the individualism consumers are more focused on to task completion rather than group performance. These consumers preferred to complete the target individually rather than be part of a group. The attitude towards ethics in the business has significant effect on green buying behavior. The results reveal that those consumers who believe in good practices never support those actions which are harmful to the society.

REFERENCES


Appendix: The Measurement Items

**Green Buying Intention**

1. I make a special effort to buy paper and plastic products that are made from recycled materials
2. I have switched products for ecological reasons
3. When I have a choice between two equal products, I purchase the one less harmful to other people and the environment

**Consumer Ethics**

- Actively Benefiting from Illegal Activities
  1. Giving misleading price information to a clerk for an unpriced item
  2. Using the SIM card that does not belong to you
  3. Drinking a can of soda in a store without paying for it
  4. Reporting a lost item as “stolen” to an insurance company in order to collect the insurance money

54.
Passively Benefiting Activities
1. Lying about a child’s age to get a lower price
2. Not saying anything when the waiter or waitress miscalculates a bill in your favor
3. Getting too much change and not saying anything
4. Observing someone shoplifting and ignoring it

Actively Benefiting from Deceptive Activities
1. Using an expired coupon for merchandise
2. Using a coupon for merchandise you did not buy
3. Stretching the truth on an income tax return

No Harm/No Foul Activities
1. Installing software on your computer without buying it
2. “Burning” a CD rather than buying it
3. Returning merchandise after buying it and not liking it
4. Downloading music from the internet instead of buying it

Recycling Awareness Activities
1. Buying products labeled as “environmentally friendly” even if they don’t work as well as competing goods
2. Purchasing something made of recycled materials even though it is more expensive
3. Buying only from companies that have a strong record of protecting environment
4. Recycling materials such as cans, bottles, newspapers, etc.

Doing Good Activities
1. Returning to the store and paying for an item that the cashier mistakenly did not charge you for
2. Correcting a bill that has been miscalculated in your favor
3. Giving a larger than expected tip to a waiter or waitress
4. Not purchasing product from companies that you believe don’t treat their employees fairly

Individualism
1. It is important for me that I have considerable freedom to adopt my own approach to the job
2. It is better to work in a group than alone (It denotes a reverse item)
3. Groups make better decisions than individuals (It denotes a reverse item)
4. I prefer to be responsible for my own decisions

Attitude Toward Business
1. Most companies are concerned about their customers
2. In general, I am satisfied with most of the products I buy
3. What most products claim to do and what they actually do are two different things
4. The business community has helped raise our country’s standard of living

Loyalty Proneness
1. Generally, I am someone who likes to be a regular customer of a green product store
2. Generally, I am someone who wants to be a steady customer of the same green product store
3. Generally, I am someone who is willing to “go the extra mile” to purchase at the same green product store
4. Even if the green product store were more difficult to reach, I would still keep buying there