Consumers' Perceptions toward Immoral Shopping Behaviors in Apparel Retailing

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Abstract

This study investigated the differences of consumers' perception toward immoral shopping behavior when they shop in apparel retail stores by consumer characteristics such as ethical ideology and gender. Forsyth's (1980) ethical ideology measuring idealism and relativism was used. Three hundred twenty-five college students enrolled at a large university located in a metropolitan area participated in the study. These students were divided into four groups on the basis of their ethical ideology: situationist, subjectivist, exceptionist, or absolutist.

A series of factor analyses revealed three factors of immoral shopping behaviors: shoplifting, active immoral shopping behaviors, and passive immoral shopping behaviors. The four groups significantly differed in regard to their perceptions toward active immoral shopping behaviors and passive immoral shopping behaviors. T-tests revealed that females tended to perceive shoplifting and passive immoral shopping behavior factor worse than males. The results of this study would be used for developing consumer educational programs and retail training programs.

Key Words: immoral shopping behavior, shoplifting, apparel retailing, ethical ideology

I. Introduction

Consumer opinions vary concerning what comprises misconduct based on the morality of different types of shopping behaviors. Shoplifting is one of the most common forms of consumers' immoral shopping behavior. Although exact numbers vary, it is estimated that in the United States, shoplifting occurs 330 to 440 million times per year, at a loss of $10 to $13 billion dollars for retailers. In Europe, 48% of retail shrinkage is attributed to shoplifting. In Korea, however, there are no official statistics regarding shoplifting. Evidence provided from Noh's survey on teenage shoplifting indicates that shoplifting frequently occurs among teenagers: approximately 30% of the teenagers participating in that study indicated that they had shoplifted.

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Identifying the variables that influence immoral shopping behavior is important in terms of informing business strategies developed to counter these types of behaviors. Consumers' perceptions of the morality of certain shopping behaviors are likely to influence their actual practices. Understanding the motivations and attitudes behind immoral shopping behaviors is a step toward understanding this behavior, which can be used to assist retailers in working to prevent such behavior.

Therefore, the purpose of this study was to investigate the differences of consumers' perceptions with respect to ratings of the morality of immoral shopping behavior based on their ethical ideological stance by using idealism and relativism, and the demographic characteristic.

II. Review of Literature

1. Forsyth's Ethical Ideologies

Consumers' perceptions of whether a certain shopping behavior is appropriate or acceptable can differ based on person's ethical justifications used. To examine whether or not ethical viewpoints affect perceptions of the morality of certain shopping behaviors, Forsyth's identifies four ethical ideology groups resulting from where individuals position themselves on two continua: relativism and idealism. Relativism refers to "the extent to which individuals reject universal moral rules" (p.175). Idealism refers to the extent to which individuals believe that "with the right action, desirable consequences can always be obtained" (p. 176).

Forsyth's ethical ideological model assumes that individuals can range from high to low in their emphasis in terms of principles or consequences. Thus, the model identifies four personal moral philosophies, as shown in Figure 1. An individual who is high in both idealism and relativism is classified as a "situationist," who tends to reject universal moral rules (i.e., high relativism), but who insists that one should produce positive consequences that benefit all involved parties (i.e., high idealism). An individual who is low in idealism and high in relativism is classified as a "subjectivist," who rejects universal moral rules (i.e., high relativism) and who takes the position that because no moral decisions are "valid except in reference to one's own behavior" (p.176), moral judgments are based on personal perspectives. An individual high in idealism and low in relativism is classified as an "absolutist." This type of person believes that one's morals should strive to produce positive consequences (i.e., high idealism). However, at the same time, an absolutist believes that judgments are made by applying universal rules (i.e., low relativism). Finally, an individual low in both idealism and relativism is classified as an "exceptionist," who thinks that moral judgments are determined by the consequences of one's behavior. In other words, a bad action could be viewed as moral if the outcome of such an action is positive. Exceptionists do not believe that harm can be avoided, and that risking others' welfare is always wrong. They prefer to rely on moral principles as guidelines for action. Nevertheless, they act in ways that tend to produce the best consequences for all concerned.
<table>
<thead>
<tr>
<th>Ethical Ideologies</th>
<th>Low</th>
<th>Relativism</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Low in both idealism and relativism</td>
<td>Subjectivists</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Tends to think that moral judgments</td>
<td>- Low in idealism and high in relativism</td>
</tr>
<tr>
<td></td>
<td></td>
<td>are determined by the consequences of the behavior</td>
<td>- Moral judgments are based on personal perspectives</td>
</tr>
<tr>
<td>Low</td>
<td></td>
<td>Absolutists</td>
<td>Situationists</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- High in idealism and low in relativism</td>
<td>- High in both idealism and relativism</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Tends to believe that moral judgments are made by applying universal moral rules</td>
<td>- Tends to reject universal moral rules</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>- When making moral decisions, consider the situation</td>
</tr>
</tbody>
</table>

*Figure 1* Forsyth’s Ethical Ideologies: Relativism and Idealism

2. Ethical Ideology and Retailing

Personal moral philosophies have been observed to influence a wide range of decisions.1,3,7,8 Many researchers interested in business ethics have focused on employees’ or managers’ ethics,9,10 but the results of such studies have been inconsistent. Bass, Barnett, and Brown5 used Forsyth’s scale and determined that idealism had a significant impact on sales managers’ perceptions of questionable behaviors. Sivadas et al.11 examined sales managers’ ideological orientations, ethical evaluations of hypothetical salespeople portrayed in scenarios, and the effect of such evaluations on the intent to hire salespeople. This study also found that ideological relativism influences managers’ judgments of ethical behavior and hiring intentions, but idealism did not play a significant role. Ethical judgments of justness, fairness, moral rightness, and acceptability all influence hiring intentions. Dubinsky et al.8 found that idealism was significantly and negatively associated with retail salesperson’s attitudes toward immoral behaviors, such as the use of psychological pressure to sell, salesperson deception, and salespeople’s excuse; however, no significant impact was found between relativism and retail salespeople’s attitudes toward ethically questionable situations. Chan, Wong, & Leung12 investigated the ethical beliefs of Chinese consumers in Hong Kong by using ethical scales developed by Vitell and Muncy13. From the survey of 242 Chinese students, they found that Chinese consumers tended to view buying a counterfeits as "not wrong," although such behavior is illegal in Hong Kong.

Lee14 used Muncy & Vitell’s consumer ethics measurement in order to determine the relationship between consumers’ ethical standards and their counterfeit-purchasing behavior. Lee factor analyzed consumer ethics into four groups: passively benefiting at the expense of others: no harm/no foul: actively benefiting from questionable behavior: and actively benefiting from illegal activity. Lee found that counterfeit buyers tended to have significantly lower consumer ethics for "no harm/no foul" and "actively benefiting from questionable behavior" factors than non-buyers.

3. Immoral Shopping Behavior: Shoplifting

Consumer immoral behavior can be categorized
into four groups, using two methods: a) whether the behavior is initiated by the consumer or whether benefits are passively accepted as the result of another's action; and b) whether a behavior tends to be perceived as illegal or questionable. \(^{16}\) Vitell, Lumpkin, and Rawwas also presented four categories of unethical consumer behavior, based on two standards: the activeness of receiving benefits: and the illegality of the action. The four groups include: a) consumers actively getting benefits from their illegal activities: b) consumers passively getting benefits at the expense of others: c) consumers actively getting benefits from questionable actions: and d) no harm/no foul.

Among these immoral consumer behaviors, shoplifting is one of the most serious immoral behavior—considered as a crime—in the apparel retail industry. It has been estimated that as many as 60% of consumers have shoplifted at some point in their lives. \(^{15}\) In 2002 National Retail Security Survey in US indicated that shoplifting accounted for $10.02 billion loss and employee thefts accounted for $15.02 billion loss in shrinkage. However, the percentage of shoplifters who are caught is small. \(^{19}\) Retailers have increased their personnel and security facilities in order to prevent shoplifting. \(^{19}\) Consequently, this effort has increased retailers' expenses. These costs are likely to be passed onto consumers in the form of increased costs for merchandise. Consumers ultimately pay higher prices in order to cover the cost of stolen goods: as a result, shoplifting is not only a serious problem to the business community and the legal system, but also to the general consumer population.

Moore organized shoplifters into five groups, based on their frequency, primary participating factors, attitude toward shoplifting as a crime, use of stolen goods, and reaction to detection. The first group was called "impulse shoplifters." They tend to have limited shoplifting activity and their shoplifting is usually not planned. Inexpensive, but tempting merchandise were the typical items stolen. The second group, "occasional shoplifters," steal items 3 to 10 times a year. Peer pressure is the main motivation for their stealing, followed by economic reasons. The next group, "episodic shoplifters," engage in periodic occasions of shoplifting. They usually steal specific items as a part of a ritual related to psychological and emotional problems. The fourth group was "amateur shoplifters." They regularly shoplifted due to economic motivations. This group comprised about 56% of Moore's sample. They tend to take small and easy-to-steal items. The last group was "semi-professional shoplifters." Individuals in this group regularly shoplifted. Shoplifting was a part of their lives. They developed shoplifting skills and resold the shoplifted merchandise. Financial benefits were the primary motivation for this group's shoplifting.

Several researchers have examined the characteristics and motivations of shoplifting and determined that experiential, social, and economic motivations were behind shoplifting. Experiential motivations, such as perceived excitement and social motivations, including peer pressure, were found to be associated with shoplifting. In early research, economic motivations (e.g., getting things without paying the full price) were also found to be a major factor associated with shoplifting by several researchers. However, Caroline found that consumers shoplift because they liked the merchandise, and not solely for economic reasons.

In apparel area, Lin, Hastings, and Martin
found that 57.1% of the apparel retailers they interviewed indicated that they had problems with shoplifting. While males commit higher amounts of most crimes, including shoplifting\(^{25}\), most of the apparel store shoplifters were female.

In Korea, there are no official statistics on shoplifting. From Noh\(^{4}\)’s survey on teenager shoplifting, approximately 30% of the respondents indicated that they had shoplifted for the past three years. Similar to previous research on shoplifting in other countries, he found that males reported about twice as many shoplifting incidents as females. Items that students stole frequently from stores were snacks/drinks (69%), stationery (58%), and accessories (28%). They found that most students perceived shoplifting as a crime. Although they thought that it is not right to steal from a store under any circumstances, they rarely said that they would report shoplifters to shopkeepers or the police when they might see someone shoplifting. Lee & Lee\(^{26}\) also surveyed high-school students and found that 17.8% of the students in their study indicated that they experienced fashion-item shoplifting in the last three years. Shoplifters of fashion items tend to have more generous attitudes toward shoplifting than non-shoplifters. In addition, shoplifters tend to have a more hedonic shopping orientation and higher compulsive buying than non-shoplifters. They also found that the hedonic shopping orientation and compulsive buying behavior were significantly related to shoplifting attitudes.

The research question for this study were: 1) to investigate whether consumer’s perceptions toward immoral shopping behavior differ based on their ideological stance (i.e., situationist, absolutist, exceptionist, subjectivist); and 2) to investigate whether consumers perceptions toward immoral shopping behavior differ based on their individual characteristic (e.g., gender).

2. Instrument

A survey method was used in this study. A 20-items of Ethics Position Questionnaire (EPQ) developed by Forsyth\(^{1}\) were used in the first part of questionnaire to measure consumers' ethical ideologies. Ethical ideology is defined as guidelines for behaviors that are morally acceptable.\(^{36}\) Idealism is defined as the extent to which an individual believes that desirable consequences can be obtained by following universal moral rules; while relativism is defined as the extent to which an individual rejects universal moral rules and believes moral rules should be interpreted relative to the situation, and moral judgments are based on personal perspectives.\(^{11}\) The respondents were asked to indicate their degree of agreement or disagreement with each item, using a seven-point Likert scale in which a “-3” indicated strong disagreement with a statement and “+3” indicated strong agreement with a statement. Examples of an idealism item of the EPQ measurement are the followings: "A person should make certain that their actions never intentionally harm another even to a small degree", "Risks to another should never be tolerated, irrespective of how small the risks might be", "The existence of potential harm to others is always wrong, irrespective of the benefits to be gained", and "One should never psychologically or physically harm another person." Examples of an relativism

III. Method

1. Research Questions
item of the EPQ measurement are the followings: "There are no ethical principles that are so important that they should be part of any code of ethics", "What is ethical varies from one situation and society to another", "Rigidly codifying an ethical position that prevents certain types of actions could stand in the way of better human relations and adjustment", and "Whether a lie is judged to be moral or immoral depends upon the circumstances surrounding the actions." This measurement has been used in previous ethical research studies in marketing.  

Reliability analyses revealed a coefficient alpha of .79 for idealism and .74 for relativism.

The second part of the questionnaire focused on the participants' assessments of 12 immoral shopping behaviors as "good/moral" or "bad/immoral." These behaviors were adapted from previous research[29,30], and from author interviews with clothing consumers and clothing-store sales associates. These 12 immoral shopping behaviors include wide variety of behaviors, from a minor immoral shopping behavior ("Returning an item after finding out that the same item was on sale elsewhere"), to shoplifting behavior ("Taking an expensive item without paying for it") The participants responded to the items using seven-point Likert scales in which a "-3" indicated "extremely bad," and "+3" indicated "extremely good."

3. Sample

The data was gathered using a convenience sample. Undergraduate students enrolled at a large university located in a metropolitan area were recruited. Students enrolled in clothing-related courses were asked to participate. Those who agreed to participate filled out the questionnaire.

4. Data Analysis

Reliability tests using Cronbach's alpha was performed to test the reliability of the EPQ. The item scores for each idealism and relativism scale were summed up in order to arrive at an ethical ideology score. Factor analysis, using principle component methods with Varimax rotation, was used as an item-reduction method. Analysis of variance (ANOVA) and t-test was used to compare the perceptions of the morality of questionable shopping behaviors by ethical ideologies and demographic characteristics.

IV. Results

1. Sample Characteristics

Among the 332 participants who completed the questionnaire, a total of 325 students (293 female, 32 male), ranging in age from 19 to 36 years (M = 21.5) were included for the data analysis. A majority of the participants were majoring clothing and textiles.

In order to identify the four groups, individual's idealism scores were obtained by calculating the total score of the 10 idealism items, and a relativism scores were obtained by calculating the total score of the 10 relativism items. These scores were then used to classify individuals as to their ethical ideology. A median split was employed to categorize the respondents into high and low in relativism, and high and low in idealism. This method was used in previous research using Forsyth's EPQ[29,30]. Participants who scored at or above the median on idealism (12 or higher) were considered to be high in idealism, while those who scored at or above the median on relativism (9 or higher)
were considered to be high in relativism. Scores at or above the median for both relativism and idealism items classified one as a situationist (n=107). Scores at or above the median for idealism items and below the median for relativism items classified one as an absolutist (n=65). Scores below the median for idealism and at or above the relativism items classified one as a subjectivist (n=74). Finally, scores below the median for both relativism and idealism items classified one as an exceptionist (n=79).

2. Primary Analysis

A series of factor analyses of the 12 items measuring perceptions of the morality of questionable shopping behaviors resulted in four factors with eigenvalues greater than 1. Only items loading greater than .50 on a single factor and cross loading at less than .40 on the other factors were retained in the analysis process. This process resulted in three factors accounting for more than 67% of total variance. Since the items included in the first factor described shoplifting behaviors, this factor was labeled as "shoplifting." Items included in the second factor described consumers' behaviors which they actively benefited from the immoral behavior, this factor was named as "active immoral shopping behavior." Items included in the third factor described consumers' behaviors which they passively benefited from the questionable behaviors. Items in the shoplifting and the active immoral factor were similar to those from Muncy and Vitell's *actively benefiting from illegal activity* ethically questionable consumer behavior group. Items in the passive immoral shopping behavior were similar to those from Muncy and Vitell's "passively benefiting at expense of others"

<Table 1> Results of the Factor Analysis: Perceptions toward Immoral Shopping Behaviors

<table>
<thead>
<tr>
<th>Factor: Statement</th>
<th>Factor Loading</th>
<th>Eigen Value</th>
<th>% of Explained Variance</th>
<th>Cronbach α</th>
</tr>
</thead>
<tbody>
<tr>
<td>Factor 1: Shoplifting</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taking an inexpensive item without paying for it.</td>
<td>.815</td>
<td>3.332</td>
<td>41.65</td>
<td>.67</td>
</tr>
<tr>
<td>Taking an expensive item without paying for it.</td>
<td>.776</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Changing price-tags on merchandise in a retail store</td>
<td>.668</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>before purchasing it</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Factor 2: Active immoral shopping behavior</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Wearing an outfit after buying it and then returning</td>
<td>.801</td>
<td>1.077</td>
<td>13.46</td>
<td>.68</td>
</tr>
<tr>
<td>it for a refund</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Putting stains on garments and not telling the store.</td>
<td>.703</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Altering the outfit and then returning it for a refund.</td>
<td>.703</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Factor 3: Passive immoral shopping behavior</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Getting too much change back and not saying anything</td>
<td>.870</td>
<td>1.010</td>
<td>12.63</td>
<td>.68</td>
</tr>
<tr>
<td>anything to the sales associate.</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Purchasing multiple items and noticing that a specific</td>
<td>.767</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>item was not scanned but not saying anything to the</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>cashier.</td>
<td></td>
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</tbody>
</table>
ethically questionable consumer behavior group. The factor items were summed together and then mean scores for each factor were then calculated. These factors' mean scores were used for further analyses (see Table 1).

3. Ethical Ideology groups and Immoral Shopping Behaviors

The total mean score for the shoplifting factor was the lowest among the three factors (M=-2.45) and the total mean score for the active immoral shopping behaviors factor was -1.31, indicating that consumers perceive these immoral behaviors as bad. For the passive immoral shopping behavior factor, the total mean score was -1.04, indicating that consumers perceived these immoral behaviors as somewhat bad (close to neutral).

Analysis of variance (ANOVA) using Duncan’s post-hoc tests were used to investigate differences amongst four ethical ideology groups. ANOVA revealed significant differences among the four groups on two scales: active immoral shopping behaviors, F(3, 321) = 4.31, p = .005; and passive immoral shopping behavior, F(3, 321) = 3.60, p = .014.

All four groups indicated that shoplifting behaviors were "extremely bad" and there were no group differences among the four groups on this factor. Although all four groups indicated that the active immoral shopping behavior described were "bad," the absolutists provided the most negative ratings of this factor while the exceptionists provided the least negative ratings. The results of ANOVA indicated that absolutists' and situationists' ratings were significantly different from those of subjectivists and exceptionists (see Table 2). For the passive immoral behaviors, situationists and absolutists were significantly different from subjectivists, who provided the least negative ratings.

4. Gender and Immoral Shopping Behaviors

T-tests were performed between males and females on the three immoral shopping behavior factors. Since the female sample size was much larger than males, Levene's equal variance tests were used to determine if performing t-tests were appropriate. The results revealed significant differences on two factors: shoplifting (t=2.035, p<.05) and passive immoral shopping behaviors (t=2.709, p<.01). Generally, females tended to perceive unethical shopping behaviors worse (i.e., more "bad") than males (see Table 3). For the shoplifting and passive immoral shopping behavior factor, females' ratings were significantly different from those of males. Although males and females both agreed that shoplifting was an "extremely bad" behavior, females tended to perceive such behavior more

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<table>
<thead>
<tr>
<th>Immoral Behaviors</th>
<th>Ideological Groups</th>
<th>F (3.310)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Exceptionist (n=79)</td>
<td>Situationist (n=107)</td>
</tr>
<tr>
<td>Shoplifting</td>
<td>-2.29</td>
<td>-2.56</td>
</tr>
<tr>
<td>Active immoral shopping behavior</td>
<td>-1.04a</td>
<td>-1.49b</td>
</tr>
<tr>
<td>Passive immoral shopping behavior</td>
<td>-.90ab</td>
<td>-1.27a</td>
</tr>
</tbody>
</table>

*Note. Means with different letters differ significantly at *p<.05 or **p<.01
<Table 3> Immoral Shopping Behavior by Gender

<table>
<thead>
<tr>
<th>Immoral Shopping Behavior</th>
<th>Mean (SD)</th>
<th>Mean Difference</th>
<th>t</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male (n=32)</td>
<td>Female (n=293)</td>
<td></td>
</tr>
<tr>
<td>Shoplifting</td>
<td>-2.13 (0.97)</td>
<td>-2.48 (0.71)</td>
<td>.360</td>
</tr>
<tr>
<td>Active immoral shopping behavior</td>
<td>-1.04 (1.19)</td>
<td>-1.34 (1.05)</td>
<td>.301</td>
</tr>
<tr>
<td>Passive immoral shopping behavior</td>
<td>-0.50 (1.40)</td>
<td>-1.09 (1.15)</td>
<td>.594</td>
</tr>
</tbody>
</table>

Note. *p<.05 or **p<.01

negatively than males. While males rated passive immoral shopping behaviors close to neutral (M=-.5), females tended to perceived passive immoral behaviors more negatively (M=-1.09).

V. Conclusion and Implications

This study investigated the differences between consumers based on their ethical ideological stance using idealism and relativism (i.e., situationist, absolutist, exceptionist, subjectivist) and the demographic characteristic (e.g., gender) on ratings of the immoral shopping behavior. Twelve immoral shopping behavior questions were factor analyzed, resulting in three factors: shoplifting, active immoral shopping behavior, and passive immoral shopping behavior. In general, respondents provided negative ratings for all three factors. However, shoplifting was received the most negative ratings, toward the "extremely bad" category, while passive shopping experiences received the least negative ratings, falling more so into the "neutral" category.

The respondents were divided into four ethical ideology groups based on their responses of relativism and idealism. The results showed that all four groups perceived that shoplifting behaviors among the three immoral behavior factors as "extremely bad" and there were no differences among those four ethical groups. One explanation for this is that for the immoral behavior, which is already known to be a "crime", consumers' perceptions toward these behaviors would not differ based on their ethical stance.

The findings in this study indicated that perceptions of immoral shopping behaviors were different based on individuals' ethical beliefs, which is consistent with Forsyth and Cho, Yoo, and Johnson. There were differences among ideological groups, with situationists and absolutists indicating that active immoral shopping behaviors were "bad" to a greater extent than the exceptionalists and subjectivists.

One explanation for this finding is that situationists and absolutists are high in idealism, recognizing that moral judgments are made by applying universal moral rules. Therefore, based on their judgments about unethical shopping behaviors via universal moral rules, these two groups with high idealism indicated more negative perceptions toward unethical shopping experiences. This finding is consistent with those of Bass et al., Lau and Chin, and Dubinsky et al. who found that idealism was significantly and negatively related to sales managers' evaluations of the questionable behaviors.

When gender differences on the perceptions of immoral shopping behaviors were analyzed, females' ratings were significantly different from males for shoplifting and passive immoral shopping behavior factors. Females tended to
perceive such behaviors more negatively than males. This would appear to support previous studies which argue that men are more likely to engage in unethical behaviors (e.g., bribery) than women[34,35]. The results of this gender differences on shoplifting and passive immoral shopping experiences need to be applied in developing consumer educational programs as well as in developing the employee training programs.

There are several limitations to this research. Since the convenience sample from college students was used in this study, the results may not represent a typical apparel consumers' responses. Also, the number of male respondents in this research was small. Although we used Leven's equal variance test, the results need to be interpreted with caution. Therefore, future research with relatively equal numbers of male and female consumers from various age range is recommended. Third, other personal characteristics (e.g., materialism, retail work experience, and other demographic characteristics), cultural factors, and social variables (e.g., peer influence) need to be further investigated.

References


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