

NO HARM, NO FOUL

Nora M. Martin
University of South Carolina

Diane Prince
Clayton State University

ABSTRACT

Ethics have been a topic of interest since societies first formed. Ironically, little has changed. Conform to what the society deems right and wrong and a person will be able to function as a sound member of that society. However, consider this; Is an unethical action ethical if no one other than the person committing it knows? Apparently, Generation X thinks it is. This study explores the consumer ethical values of the predominate consumer in today's market place, Generation X.

Key words: materialism, consumer ethics, consumer behavior. Generation X, Gen X



INTRODUCTION

The continuously changing market environment presents challenges for marketers in terms of understanding the diverse market components and maintaining awareness of the ever-shifting consumer base. From careful dissection of the marketing environment to insight as to what motivates a consumer to make a purchase, studies have been performed in an attempt to comprehend the marketing process from both the buyer and seller perspectives. Today's marketplace includes a predominant cohort of 44 million known as Generation X (Gen X), those born between 1960 and 1982 (Alch 2000; Brown et al. 1997; Holtz 1995; Tulgan 2000, Strutton, Pelton and Ferrell 1997). Although consistent with the attributes of their subsequent Generations Y, the generation immediately following, and "netters or millennials", the current generation, Gen X is remarkably different than its predecessor the "baby-boomer." Gen X has developed values based on scrutinizing their parent's demise. They watched their parents fall victim to corporate downsizing, divorces and a fast paced, ever-changing technological environment (Fisher 1999). These aspects, which helped shape the generation, have caused debates as to the attributes of Gen X.

The purpose of this exploratory study is to analyze the consumer ethical values of today's consumer base utilizing the core of Gen X as defined by Tulgan (2000), those born between 1965 and 1978. This study builds upon the ethics aspect of Muncy and Eastman's 1998 study, which focused on business school student's materialism and ethical values. The same survey instrument is utilized in order to form a standardized comparison. By Muncy and Eastman's own admission, a more diverse sample than business students should be utilized to obtain a broader understanding.

BACKGROUND

The Historical Perspective of Ethics

Western world thinking has its foundation in ancient Greece with Socrates, Plato, and Aristotle. Socrates' philosophy was based on the conviction that objective knowledge of the good was possible. He believed that there could be an absolute standard that would be utilized to evaluate all mankind's thoughts and actions and that the individual would be willing to die for these beliefs. Plato continued the work of Socrates and determined that there existed two realms – the physical world and the world of ideas; that humans can obtain knowledge of good but only through reason within the realm of the ideas world. Reason is what allows humans the possibility of obtaining objective moral knowledge. Aristotle built on this, and further concluded "In the moral sphere (i.e., the everyday world of practical affairs), it is the exercise of reason over appetitive and sensory desires. It is the right of conduct – right conduct in relation to other persons and in relation to one's self. In the intellectual sphere – it is the search for truth." (Kurtins and Gewirtz, 1984 p. 9).

Faith took precedence over reason during the middle ages. The church was the center of ethical values. However, by the end of the Renaissance, reason prevailed over faith only to fall victim to natural science during the Age of Enlightenment. The Age of Enlightenment brought with it the collapse of the unity of ethics. Along with scientific discoveries, modern philosophy was born and absolutism was questioned. The Modern Age brought with it more demise to the unity of ethical values as Galileo discovered laws of motion and astrological discoveries that

were eventually banned by the church. The Scientific Age, rekindled by Newton's law of gravity, raised complex issues over what was once thought to be simple and absolute. This modern scientific way of thinking is set aside by its "explicit rejection of the possibility of obtaining absolute, objective, or certain knowledge and its subordination of rational truth to empirical truth. The relative 'truth' status of any scientific hypothesis is always contingent upon available empirical data." (Kurtines and Gewirtz, 1984, p 20).

The view of morality over time has developed from certain absolute knowledge to a relativistic approach evaluating moral judgments and behaviors. According Webster Dictionary (2006), morality is, in essences, what a particular society has determined are the normal actions and acceptable practices within that society. Kohlberg (1981) developed a six-stage morale theory. The six stages represent common moral philosophies within each stage: 1) Punishment and obedience; 2) Instrumentation; 3) Interpersonal relations; 4) Law and order orientation; 5) Social contract; and 6) Universal principles. These six stages describe justice within a society and the maintaining of that balance within that society (Marnberg 1981). Moral behavior, the actions of the individual, can be interpreted as involving 4 major components: 1) interpreting the situation and identifying the morale problem; 2) figuring out what one should do, formulating a plan of action that applies to the relevant moral standard or ideal; 3) evaluating the various courses of action as to how they fit into the morale or non-morale values and then deciding which venue to utilize; and 4) executing and implementing the moral plan of action (Rest 1984). Although the customary divisions of morality typically are divided into 3 fields of study: 1) behavior, 2) affect, and 3) cognition, Rest (1984) argues that while research may concentrate on three fields of mortality, the four fields of morality are iterative not linear and adequate functioning in all four is necessary for moral behavior. Marnburg (2001) points out that although areas of study such as business ethics is a field in itself to be studied, the linkage between and evaluation of psychological traits and behavioral effects is imperative. Steenhaut and Van Kenhove (2006) found that idealism was a significant mediator between human values and consumer ethical beliefs. Idealistic behaviors affect ethical behavior. The more a consumer focuses on self-enhancement the less idealistic they become and the more ethical.

Consumer ethics is defined as "The rightness and wrongness of certain actions on the part of the buyer or would-be buyer in consumer situations" (Fullerton Kerch, and Dodge 1996). Little research has been performed on consumer ethics and what has can be placed into three categories: (1) specific behaviors that have ethical implications such as shoplifting and ecologically related consumption, (2) normative guidelines for business and consumers on ethically related issues, and (3) developing a conceptual and empirical basis for understanding ethical decision-making by consumers (Vitell and Muncy 1992). Attitudes, personal traits, personal experiences and the predisposition to an ethical situation have been attributed to a consumer's ethical behavior (Rawwas and Singhapakdi 1998; Barnes Rallapalli, Vitell, and Wiebe 1994; Fullerton et al. 1996). As evident by news headlines of Enron, World Com and Martha Stewart in the recent years, America is seeing consumers making transactions for personal gain without exercising sound morale judgment. Research has unveiled a "tone of physical frenzy and spiritual numbness" in relation to Gen X, "a revelry in the pop and pursuit of high tech, guiltless fun" (Strutton et al. 1997). This apparent decline in ethical values of today's consumer base is attributed directly to the norms in which the generation was reared. Strutton et al. (1997) suggest that Thirteeners (Gen X) "are more likely to attempt to rationalize away unethical retailing consumption behaviors than their parent's generation."

Measuring Ethical Behavior

Measuring ethical behaviors is difficult because the data is self-reported behavior rather than actual behavior. This means the person being surveyed must be willing to be honest concerning his or her activities. Since this is not a first-hand observation, reliability is difficult to determine. Additionally, identifying what is exactly ethical as opposed to unethical behavior is difficult due to the lack of consistency in agreement among marketers. Ethics is determined by what is considered the normative ethical standard that is derived from moral philosophy. Moral philosophy assumes that an individual either knowingly or unknowing utilizes a set of philosophical assumptions as a basis for making ethical decisions. There are two basic assumption types of ethics – teleological and deontological. The teleological approach involves viewing the actions/choices of the individual as it affects the whole social unit. Deontological approach emphasizes the methods or the intentions of the individual. Deontological approach is more often utilized to defend personal ethical choices. The deontological approach is consistent with marketing theories of consumer support. Much of the research in the field of ethics has been performed from the perspective of a marketing approach (Ferrell and Gresham 1985).

HYPOTHESIS DEVELOPMENT

Overall, the literature depicts Gen X placing little value on the material goods and a higher importance on intangibles such as time with family. Gen X wants goods and services that simplify their lives, thus allowing for additional free time to enjoy life (Mitchell 1999). Historically, there is a notion of higher family values being associated with higher ethical values. With this in mind, one research question is surmised: What are Generation X's consumer ethical values? Muncy and Vitell's (1992) consumer ethical scale of measurement is utilized to explore this answer. The twenty-seven item instrument, measured on a five-point, Likert scale, represents four dimensions of consumer ethics: proactively benefiting, passively benefiting, deceptive practices, and no harm no foul. The scale is anchored by strongly believe that is wrong, to strongly believe that is not wrong. Consumer ethics and its components will be measured by means and standard deviation according to this scale. Results are individually reported for each variable, evaluated by means and standard deviation, and then subtotaled by each variable, evaluated by the same method for the final hypothesis as a whole in respect to consumer ethics. Vitell and Muncy do not define levels of ethical values but rather, point out that 3.0 is considered neutral, and make reference to above and below the neutral point as anchored by "strongly believe that is wrong and strong believe that is not wrong. Therefore, an assumption is made that anything below 3.0 will be considered not low and descending towards high consumer ethical standards and, anything above 3.0 will be considered not high consumer ethical values and ascending towards low consumer ethics, five being the lowest and one being the highest level of consumer ethics. If a mean is rendered equaling 3.0, this is considered neutral meaning not leaning towards high or low. From this, the following hypotheses are derived:

H1_a: Generation X demonstrates consumer ethical values in the dimension of actively benefiting with results below neutral $M < 3.0$.

H1_b: Generation X demonstrates consumer ethical values in the dimension of passively benefiting with results below neutral. $M < 3.0$

H1_c: Generation X demonstrates consumer ethical values in the dimension of deceptive practices with results below neutral. $M < 3.0$

H1_d: Generation X demonstrates consumer ethical values in the dimension of no harm/no foul with results below neutral. $M < 3.0$

H1_e: Generation X demonstrates overall consumer ethical values with results below neutral. $M < 3.0$

METHODOLOGY

A survey utilizing the measurement for consumer ethics was administered to a diverse population via email distribution and face-to-face contact. Prospective participants were asked to provide the year that they were born, in order to ensure they were Generation X as defined by Tulgan 2001. Of the 221 surveys administered, only 2 were unusable, $n = 219$.

RESULTS

Demographic Data of the Participants

Of the 219 usable surveys, 36.1% ($n = 79$) were males, and 63.9 ($n = 140$) were females. The income distribution represents a diverse sample: no answer 1.4% ($n = 3$), under \$10,000= 5.5% ($n = 12$), \$10,000-20,000 10.5% ($n = 23$), \$20,001 - \$30,000 11.9% ($n = 26$), \$30,001 - \$40,000 16.0% ($n = 35$), \$40,001 - \$50,000 22.4% ($n = 49$), \$50,001 - \$60,000 11.0% ($n = 24$) and over \$60,000 21.5% ($n = 47$). The average age of a respondent was 33 with a normal distribution. The demographic of education rendered only 2 non-responses. Of the 217 remaining survey responses, 200 had at least some college education, and 17 had some high school or were high school graduates. Only 8.7% of the sample population responded that they did not have any college education. The demographic of occupation rendered a noteworthy distribution. The majority of the participants, 44.3%, indicated they were performing in a professional capacity ($n = 97$). The next highest and distinguishable different segment of respondents was in the category of office worker, rendering 14.2% ($n = 31$). The remainder of the occupations rendered percentages ranging from 9.1% to .5%, with the highest being college students, ($n = 20$). Only 12.8% of the sample population is in distinct categories that can be considered non-professional type positions. This percentage does not take into consideration the 9.1% who are classified as students or unemployed.

Data Analysis and Strategy

The data was analyzed using SPSS to determine the mean and standard deviation for each variable of the survey by the various demographics and as an overall score. Data with $p = .05$ is considered to be significant. The data was evaluated using two tests for normality utilizing skewness and kurtosis coefficients. The first Z-test checked skewness and the second checked the kurtosis of the data for compatibility with the normality assumption. Additionally, a coefficient alpha was extracted and two factor analyses were performed.

Reliability and Validity

The scale for consumer ethics proved to be extremely reliable, rendering $\alpha = .9388$ with no covariance noted. There were no items that could be removed to increase this reliability. The data then was checked for skewness and kurtosis. These tests identified that two of the variables do not deviate from normality. However, the two variables, actively and passively benefiting, do not meet the test for normality. When consideration is given to both kurtosis and skewness for a normal distribution, the variable passively benefiting is normally distributed, demonstrating only slight distortion. The variable of actively benefiting is highly distorted, rendering a kurtosis of 8.192 and skewness of 2.742, where a result of 1 or below represents normally distributed data (see table 1). A closer look at the raw data indicated that for this variable, there were few answers that were not a 1 response, “Strongly believe that is wrong”. This result indicates support for the literature that suggests a high ethical value for Generation X.

Skewness and Kurtosis of the Data					
		Skewness	STD. ERROR	Kurtosis	STD ERROR
ACTIVE BENEFITING	19	2.742	.1 64	8.19 2	.32 7
PASSIVE BENEFITING	18	1.028	.1 65	.439	.32 8
DECEPTIVE PRACTICES	19	.254	.1 64	-.738	.32 7
NO HARM NO FOUL	18	-.950	.1 65	.530	.32 8
ETHICS	17	.464	.1 65	-.004	.32 9

Table 1

Factor analysis produced four distinct factors. KMO was used to measure sampling adequacy the sampling and rendered a significant .914. Bartlett’s test of Sphericity also demonstrated significance. Three variables fell below the required .05 significant level for communalities, two of these measure deceptive practices and the other measures passively benefiting. Four components explain 62.8% of the variance. The rotated factor loading renders interesting results. Although the loadings are consistent with Vitell and Muncy’s consumer ethic scale variables, there appears to be overlap of variables and some variables that that measure other factors. The first derived factor measures deceptive practices. This factor includes two components from the no-harm, no-foul variables. The second derived factor measures actively benefiting. Factor two is clear and consistent with the original scale. The third derived factor measures the dimension of passively benefiting and combines one variable from actively benefiting and two from deceptive practices. The fourth derived factor measures no harm no foul and although comprised of only no harm no foul variables, does not include three of the intended variables.

To test consumer ethic values, a mean and standard deviation were derived for each variable of the consumer ethic scale. A simple *t* test was performed to determine if the means

were significant and an ANOVA test was performed to test each component of the variable (see table 2). The results are as follows:

H1_a: Generation X demonstrates high consumer ethical values in the dimension of actively benefiting dimension of consumer ethics. $M < 3.0$. The mean is 1.3998 with a standard deviation of .7314. This is significant, $p \leq .01$. Therefore, suggesting support that Gen X demonstrates high consumer ethical values in the ethical dimension of actively benefiting.

H1_b: Generation X demonstrates consumer ethical values in the dimension of passively benefiting with results below neutral. $M < 3.0$. The mean is 1.9415 with a standard deviation of .9040. This is significant, $p \leq .01$. Again, suggesting support that Gen X demonstrates high consumer ethical values in the ethical dimension of passively benefiting.

H1_c: Generation X demonstrates consumer ethical values in the dimension of deceptive practices with results below neutral. $M < 3.0$. The mean is 2.4323 with a standard deviation of .9452. This is significant, $p \leq .01$. There appears to be support suggesting that Gen X demonstrates high consumer ethical values in the ethical dimension of deceptive practices.

H1_d: Generation X demonstrates consumer ethical values in the dimension of no harm/no foul with results below neutral. $M < 3.0$. The mean is 3.6842 with a standard deviation of .95. This is significant, $p \leq .01$. This suggests that Gen X does not demonstrate high consumer ethical values in the ethical dimension of no harm no foul dimension of consumer ethics.

H1_e Generation X demonstrates overall consumer ethical values with results below neutral. $M < 3.0$. The mean for the overall scale of consumer ethics rendered a mean of 2.3622 with a standard deviation of .7167. This is significant, $p \leq .01$. Again, suggesting support that Gen X demonstrates high overall consumer ethical values.

Summary of Hypotheses Testing

The variables of actively benefiting, passively benefiting, deceptive practices, and no harm no foul, results support hypotheses H1_a, H1_b, H1_c, and H1_e as stated, demonstrating that Generation X does possess high consumer ethical values. These results are significant at the $p > .01$ level, which is higher than the proposed .05. The dimension of no-harm no-foul rendered a $M = 3.6842$, which is consistent with the original study performed by Vitell and Muncy where they received means ranging from 2.81 to 3.80, and an overall $M = 3.21$ for the same dimension. Vitell and Muncy also wrestled with the implications of their results. It is noteworthy to point out that this result suggests because no perceived harm comes from these actions, the action may be rationalized as permissible depending on the severity of the action. This assumption dates back to social morality and defining what is right from wrong based on the consequences (see table 2).

	Hypotheses	Supported
1 _a	Generation X demonstrates high consumer ethical values in the actively benefiting dimension of consumer ethics	yes
1 _b	Generation X demonstrates high consumer ethical values in the passively benefiting dimension of consumer ethics	yes
1 _c	Generation X demonstrates high consumer ethical values in the deceptive practices dimension of consumer ethics	yes
1 _d	Generation X demonstrates high consumer ethical values in the no harm/no foul	no
1 _e	Generation X demonstrates high overall consumer ethical values	yes

Table 2

ANALYSIS AND DISCUSSION

This study derived similar results as the original study of Muncy and Eastman. The diverse population portrayed high ethical standards suggesting perhaps the positive literature concerning the generation may be more on tract than the negative. There are a few noteworthy results from the demographics. In the area of education, few Gen Xers were not in a managerial position. This suggests support of the literature that depicts Gen X as striving for higher positions and wanting into the boardroom immediately. Since these surveys were taken from across the US, and only 9.1% were students, this is a key indicator of what can be expected from this generation. In the area of education, only 17 out of 200 responded that they did not have any college or only some college. Since Gen X was well out of high school at the time of survey distribution, this again supports the positive literature about Gen X. They are striving to achieve life goals and are self driven. Additionally, the majority of the respondents indicated that they were employed in office or professional capacities. This appears to support the literature that indicates the generation as self reliant and wanting responsibility in the market place from day one.

Close examination of means by demographics provided unusual detail. Segmenting by age demonstrated that the respondents consistently confirmed that the younger Gen X employ less ethical practices. The youngest respondents were born in 1977. This group consistently rendered the highest mean in all four variables and for overall consumer ethics, with the variable of no-harm no-foul being a solid $M = 4.0$. This gives rise to further investigate Kohlberg's cognitive and moral development typology. Are the younger Generation Xers less ethical because they are younger or because they are further embedded into the evolving generation? Ironically, the first surge in unethical reporting for all four variables and the ethics component begins consistently with those born in 1968. In all variables, this group's mean was notably higher than prior years and subsequent year. This is also true for the overall component of consumer ethics, $M = 2.6$ compared to 1967, $M = 2.1$ and 1969 $M = 2.1$. In the variable of no-harm no-foul, those born in 1968 rendered a mean equal to the youngest segment, $M = 4.0$. This gives rise to the question concerning the driving dynamic behind these results. It would be prudent to further investigate the social or economic factors that set this segment apart from both its predecessors and subsequent generations and marks it as a societal turning point in regards to

consumer ethics. Segmentation by any other demographic used did not render significant difference amongst groups.

The study also depicts a generation with overall consumer ethical values leading towards high. Three out of four of the hypotheses were supported. However, this has to be carefully scrutinized. In apparent activities such as changing the price tag in a store the $M = 1.24$ or drinking a can of soda without paying for it rendered $M = 1.23$. These activities are ones that most children are taught; taking things without paying from them is wrong and illegal as deemed by our society. Do not steal. However, if we look closer at less conspicuous activities such as moving into a new residence, finding the cable TV is still hooked up and using it rather than signing up and paying for it, $M = 2.82$, or not telling the truth when negotiating to buy an automobile, $M = 2.84$, it becomes clearer that when the benefit is perceived as a personal gain situation Gen X will sway towards being unethical. The first sample is clearly stealing and the second is lying, both of which are deemed societal unethical behaviors. But is it blatantly lying if you do not tell the truth in order to get a better deal? Shouldn't that fall under the same precedence as puffery in advertising? Again, the self reporting factor should be considered and the means cannot be taken at total face value.

This line of analysis gives way to interpretation of the fourth dimension of no harm no foul, which rendered an overall unethical $M = 3.68$. In this component, the self reporter does not see anything wrong with unethical practices so long as the one being harmed is not aware of the fact that deception has taken place. An example of this is recording music without paying for it rendered $M = 3.34$. A similar study found that younger people are more likely to pirate software than older people (Gupta, Gould and Pola, 2004). This gives rise to the question of whether these practices are innate to the generation because of how they developed or whether such activities as Martha Stewart's insider trading has taught them so long as you don't get caught it's okay. In a society that takes Snow White off the public shelves for morality reason but showcases Sex in the City as a good depiction of today's values, one has to wonder how this generation is able to make clear and distinct differences in the components of ethical values. Gen X appears to be limited in their high ethical values in terms of what they can see or what others can see. The high mean in Gen X's attitude towards no harm no foul consumer ethics deserves attention and further investigation. In this aspect, it suggests the possibility that Gen X can be acquiescent with unethical practices so long as no one is directly impacted by the act. This attribute would suggest that Gen X is acceptant of such products as cable black boxes that descramble the cable signal, allowing non-paying viewers to view cable. Although these boxes sold alone are not illegal, the act of attaching them to the cable line is. If indeed this generation and perhaps subsequent generations think these types of activities are the societal norms, then the market will become wide open for technological products to protect merchants from their number one problem, the customer. This again suggests support of a bi-polar generation that struggles with a return to core family values while getting away with unethical self-gratification. In summary, the hypotheses set forth for consumer ethics appear to have support with the exception of the dimension of no harm no foul; Gen X's consumer ethic values fall considerably above the neutral mean. The results are significant at $p > .01$, which is higher than the proposed $.05$

CONCLUSION

In summary, the hypotheses set forth for consumer ethics appear to have support with the exception of the dimension of no harm no foul; Gen X is high in consumer ethic values. The

results are significant at $p > .01$ level, which is higher than the proposed .05 significance level. The results suggest that Gen X's values are swayed by personal gain. In other words, the desire to achieve status may take precedence over right and wrong. However, unlike mid-evil times, this generation is more cautious as to the fact they are only acceptant of unethical practices under the pretense that there is an absence of harm.

The study also demonstrated that utilizing a convenience sample or a diverse sampling of Generation X will render the same results. The study thus opens doors for future research, while forming a firm foundation in the understanding of the diverse and complex Generation X. As this penetrating consumer base replaces the "baby boomers," a better understanding of Gen X by marketers will prove most prudent.

Limitations of the Study

There are several limitations of this study. First, the survey instrument itself should be updated. The scale has outdated items such as: Recording an album instead of buying it, which should be changed to the more modern version CD; Spending an hour trying on different dresses and not purchasing any, which is biased towards women and men may have to make an assumption; Removing the pollution control device from an automobile in order to get better gas mileage which is only relevant to specific areas, and which is not a universal question. These items certainly should be reconsidered.

Next, the breakdown of the demographics was a limitation. The choices of "some high school" and then "some college" failed to indicate those with high school diplomas. The instrument also consolidated "unemployed" and "student" together. This combination makes the assumption that these two populations would have similar attributes and characteristics. However, there are distinct differences between these two groups, and they therefore should be considered as separate demographics in future studies.

RECOMMENDATIONS AND FUTURE RESEARCH

Further study to reexamine the no harm no foul aspect of Gen X would prove beneficial. The high mean draws attention to the possibility that Gen X may lean towards acceptance of these practices. A detailed investigation as to the different levels of no harm no foul acceptance would further define this complex generation. Furthermore, it would be interesting to explore the dimension of No Harm No Foul in terms of personal versus business. The questions contained within this instrument were indicative of harm to businesses.

It would also be prudent to perform a similar study on Generation Y, as they have been depicted as having higher ethical values and stability than Generation X. A comparison between the two studies would prove most interesting for marketers in the new millennium.

REFERENCES

- Brown, L., Havilland, A. and Morris, S. (1997), "Generation X," *Contemporary Education*, 68(3), 202-04.
- Ferrell, O.C. and Gresham, L. (1985), "A Contingency Framework for Understanding Ethical Decision Making," *Journal of Marketing*, 49 (Summer), 87-96.
- Fisher, J. (1999), "Holding on to Today's Employees: "The Problem isn't 'Kids' it's Management," *Medical Marketing and Media*, 34(6), 60-6.
- Fullerton, S., Kerch, K. and Dodge, R. (1996), "Consumer ethics: An Assessment of Individual Behavior in the Market Place," *Journal of Business Ethics*, 15(7), 805-17.
- Gupta, P., Gould, S. and Pola, B. (2004), "To Pirate or Not to Pirate: A Comparative Study of the Ethical Versus Other Influences on the Consumer's Software Acquisition-Mode Decision," *Journal of Business Ethics*, 55: 255-74.
- Holtz, G. (1995), "Welcome to the Jungle: The Why Behind Generation X", New York, NY: St. Martins Griffin
- Kurtines, W. and Gewirtz, J. (1984), "Certainty and Morality: Objective Versus Relativistic Approaches," In Kurtines, M., Gewirtz, J. (Ed.), *Morality, Moral Behavior and Moral Development* (3-34). Wiley, New York.
- Marnburg, E. (2001), "The Questionable Use of Moral Development Theory in Studies of Business Ethics: Discussion and Empirical Findings," *Journal of Business Ethics*. 32, (August), 275-83.
- Mitchell, S. (1999). *Generation X The Young Adult Market*. Ithaca, NY: New Strategist Publications, Inc.
- Muncy, J. and Eastman, J. (1998), "Materialism and Consumer Ethics: An Exploratory Study," *Journal of Business Ethics*, 17(2), 137-45.
- Rallapalli, K., Vitell, S., Wiebe, F. and Barnes, J. (1994), "Consumer Ethics and Personality Traits: An exploratory Analysis," *Journal of Business Ethics*, 13(7), 487-75
- Rawwas, M. and Singhapakdi, A. (1998), "Do Consumers' Ethical Beliefs Vary with Age? A substantiation of Kohlberg's Typology in Marketing" *Journal of Marketing Theory*, 6 (Spring), 26-38.
- Rest, J. (1984, chapter 2), "The Major Components of Morality," In *Morality, Moral Behavior and Moral Development*, Kurtines, M., Gewirtz, J. ed, Wiley, New York, 24-38.
- Steenhaut, S. and Van Kenhove, P. (2006), "An Empirical Investigation of the Relationship among a Consumer's Personal Values, Ethical Ideology and Ethical Beliefs," *Journal of Business Ethics* 64 (Spring) 137-55.
- Strutton, D., Pelton, L. and Ferrell, O. (1997). "Ethical behavior in retail settings: Is there a generation gap?" *Journal of Business Ethics*, 16 (January), 87-105.
- Tulgan, B. (2000), "Managing Generation X," New York, NY: W.W. Norton & Company Ltd
- Tulgan, B. (2001). *Personal email correspondence* [On-line]. Available: brucet@rainmakertinking.com
- Vitell, S. and Muncy, S. (1992), "Consumer Ethics: An Empirical Investigation of the Factors Influencing Ethical Judgments of the Final Consumer," *Journal of Business Ethics*, 11 August, 585-98.