



# Stress and unethical consumer attitudes: The mediating role of construal level and materialism<sup>☆</sup>

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## ABSTRACT

Understanding why individuals behave unethically is an important topic for both theory and practice, especially nowadays when people experience many stressful events. The current research aims at examining the relationship between peoples' experienced stress and their attitude towards unethical consumption behavior, and the underlying mechanism. Empirical findings from a survey of 451 participants suggest that individuals' chronic perceived stress serves positively relate to the tolerance of unethical activities, and that this relationship is mediated by construal level and materialism value. Specifically, stressed individuals tend to develop low-level construal and high materialism values, both of which further increase their tolerance of ethically questionable behaviors.

## 1. Introduction

People sometimes carry out ethically-problematic activities in consumptions, including crimes (e.g., customer theft and fraud) and dishonesty (e.g., deliberate returning, price switching, and price arbitrage). The society suffers a high cost of these unethical activities. For example, British Retail Consortium's retail crime survey (British Retail Consortium, 2017) reports that the direct cost of retail crime had risen to over £700 million in 2016–2017, and consumer crimes accounted for nearly three quarters. Therefore, the need for understanding why consumers act unethically becomes critical. A growing body of research has examined a range of antecedents of attitude towards unethical behavior, such as the Big Five personality traits (Egan & Taylor, 2010); seductiveness, thriftiness, integrity (Hong, Koh, & Paunonen, 2012); religiosity (Arli & Pekerti, 2017); moral philosophy (Lu & Lu, 2009); moral disengagement (Egan, Hughes, & Palmer, 2015); and regulatory focus (Cornwell & Higgins, 2016). The findings suggest that unethical activities can be explained by different situational and individual factors (see Pan & Sparks, 2012 for a review).

Individuals experience stress when they feel internal or external demands that challenge one's resources and abilities (Lazarus & Folkman, 1984). Recent research suggests that people are more stressed nowadays than they were decades ago (Cohen & Janicki-Deverts,

2012). Making judgment and decision under stress are becoming increasingly common and important, drawing a growing attention (Durante & Laran, 2016; Moschis, 2007). Prior research mainly focuses on physiological responses of stress (e.g., Starcke & Brand, 2012), and little is known about how stress influences one's cognitive judgments, such as whether stress influences people's way of thinking. Calls for more attention to cognitive responses under stress becomes louder, especially in a consumption context (Durante & Laran, 2016; Moschis, 2007).

Therefore, the current study answers the calls by examining how stress influences people's ethical judgments from a cognitive perspective. We propose that stress leads to two cognitive consequences, increased low-level construal and increased materialism value, both leading to less-harsh judgements of unethical consumption behaviors. The current research not only holds practical implications to intervene the negative influence of chronic stress on consumers' individual difference in ethical judgment, but also contribute to ethics research by linking chronic stress and ethical judgments and by revealing the underlying cognitive mechanism. Below we review related literature.

### 1.1. Consumers' unethical behaviors

Consumer ethics is defined as “the moral principles and standards

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that guide behavior of individuals as they obtain, use, and dispose of goods and services” (Vitell & Muncy, 1992). Unethical behaviors include a variety of illegal or immoral actions, such as fraud, cheating, and shoplifting (Cox, Cox, & Moschis, 1990). Vitell and Muncy (1992) proposed different types of unethical behaviors: (1) active/illegal behaviors that actively benefit from illegal activities, such as changing price tags on merchandise in a retail store; (2) behaviors that passively benefit or take advantage from sellers' mistake, such as keeping silent when getting too much change; (3) behaviors that actively benefit from deceptive practices, which is ethically questionable but not necessarily illegal, such as using an expired coupon for merchandise; and (4) no-harm/no-foul behaviors, such as returning merchandise, which are not often considered as unethical.

### 1.2. Experience of stress

Stress is defined as “a relationship between the person and the environment that is appraised by the person as taxing or exceeding his or her resources and as endangering well-being” (Lazarus, 1966). This definition focuses on the intrinsic reaction of individuals, and refers stress as the subjective perception towards an unexpected change that one considers hard to cope with. While stress has been examined for more than six decades in psychology and behavioral science, only several consumption behaviors have been examined, including compulsive consumption (Rindfleisch, Burroughs, & Denton, 1997), alcohol and drugs consumption (e.g., Mathur, Moschis, & Lee, 2008), and saving and spending on necessities (Durante & Laran, 2016). More general unethical consumption behaviors will enrich the understanding of the consequences of stress. However, the knowledge about the relationship between stress and unethical behaviors remain limited and inconsistent. A related problem was examined in neuropsychology but produced inconsistent results. Starcke, Polzer, Wolf, and Brand (2011) find that the salivary cortisol level from acute stress is positively related to immoral decisions (e.g., leaving after scratching a car when parking) in everyday moral dilemmas, whereas Youssef et al. (2012) show that acute stress may lead to less utilitarian choices in moral dilemmas. Moreover, neither of the before mentioned studies has examined the underlying cognitive process. In addition, chronic stress seems to have a long-running impact compared with acute stress, which is normally induced by a single specific situation. Different from prior studies focusing primarily on acute stress, the current research focuses on chronic stress. The current study finds that chronic experienced stress increase tolerance of unethical behaviors. Furthermore, we propose two processes contributing to this effect: (1) chronic stress alters individuals' construal-level by promoting focuses on short-term than long-term benefits, increasing tolerances of unethical actions, which are highly related to immediate rewards and long-term costs; And (2) stressed individuals are likely to develop materialism values during stress-coping process, which reduce their ethical standards when unethical actions generate benefits (e.g., “using a coupon for merchandise you did not buy”).

### 1.3. Construal level

We proposed that chronic stress increases low-level construal, leading to more tolerance of unethical actions. Construal level theory suggests that people construct representations of events at high or low levels (Trope & Liberman, 2010). Individuals with high-level construal tend to focus on superordinate goals (e.g., personal values and social norms) and long-term benefits; whereas individuals with low-level construal tend to focus on subordinate goals and short-term rewards. While construal level could be influenced by situational factors such as temporal distance and social distance (Bar-Anan, Liberman, & Trope, 2006), it is also a trait-like characteristic, such that an individual may have a habitual tendency to think and judge events at a high or low level (Vallacher & Wegner, 1989). The current research examines

construal level as an individual-difference variable.

Drawing from the literature on the cognitive and physiological consequences of stress, we propose that stress may increase low-level construal. From the cognitive perspective, earlier research shows that chronic stress narrows one's attention to the stressful situation, which depletes cognitive resources (e.g., reducing working memory; Darke, 1988; Eysenck & Calvo, 1992), and makes individuals focus on their current problems and how to solve the threat (Derryberry & Tucker, 1994). Prior research suggests that low-level construals are likely to be developed when resources are depleted. For example, Wan and Agrawal (2011) show that resource depletion from exerting self-control promotes low-level thinking. Two streams of neurobiology literature also provide consistent evidence. First, LaBar and Cabeza (2006) find that stress impairs the hippocampus function in the brain, and hurts the cognitive ability (e.g., reducing the reliability and preciseness of memory; McEwen, 1998), which relates to low-level construal because the hippocampus-based cognitive system promotes high-level construal (Chang & Tuan Pham, 2012). Second, Foley and Kirschbaum (2010) find that stress increases the hormone cortisol level, which has been found to make people weight instant rewards more heavily than delayed rewards (Adam & Epel, 2007), in line with our proposition that stress increases low-level thinking which focuses on immediate benefits.

We further propose that stress-induced low-level construal increases the tolerance of unethical actions. First, individuals' attitudes towards unethical behaviors reflect their moral principles, and thus it is abstract and decontextualized by nature (Eyal, Liberman, & Trope, 2008). Therefore, individuals with low-level construal are less likely to rely on their ethical values to judge unethical behaviors, and thus make less harsh judgment. Literature on the influence of psychological distance also show that people tend to tolerate immoral behaviors less when the target behaviors are temporally or socially distant (Agerström & Björklund, 2009; Eyal et al., 2008). Second, unethical actions generate short-term rewards (e.g., unpaid goods) at the cost of potential future losses (e.g., criminal record; Hershfield, Cohen, & Thompson, 2012). Because individuals with low-level construal weight more heavily on short-term rather than benefits, they are likely hold lower ethical standards. Therefore, people with low-level construal are more likely to perceive unethical behaviors acceptable. We predict that:

**H1.** Chronic experienced stress is positively associated with individuals' tolerance of unethical behaviors.

**H2.** Individuals with high (vs. low) chronic experienced stress are more likely to promote low-level (vs. high-level) construals.

**H3.** Construal level mediates the relationship between chronic experienced stress and individuals' tolerance of unethical behaviors.

### 1.4. Materialism

Materialism refers to “a set of centrally held beliefs about the importance of possessions in one's life”, which consists of three beliefs: success, centrality, and happiness. Materialists consider material possessions as an optimal indicator of success, being central in their lives, and marking the necessity for happiness (Richins & Dawson, 1992). Stressed individuals are motivated to exert cognitive or behavioral effort to cope with the stress. One such coping strategy is consumption, which helps alleviate stress by restoring feelings of security and stability from owning possessions (Chang & Arkin, 2002). Hence, people are likely to develop materialism values during this process, especially if they chronically experience the stress. This is consistent with existing findings that people experiencing stressful life events (e.g., family disruption) tend to develop materialism beliefs to cope with the stressors (Burroughs & Rindfleisch, 1997).

Drawing from existing literature, we further proposed that the increased materialism increases unethical behaviors. People with high

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