Consumers Ethics in Pakistan: Empirically Examining the Muncy & Vitell Scale

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Abstract

The aim of the study is to empirically examine the applicability of Muncy & Vitell Scale in Pakistan and to identify its link with moral intensity and behavioural intention. A field survey research design targeting 410 general retail consumers of three major cities in Hazara region was adopted. Data analysis is carried out using descriptive statistics, correlation analysis and exploratory factor analysis through SPSS 17.0 where Structural equation modelling is used for confirmatory factor analysis and model estimation through AMOS 20. The results of the study indicate that consumers in Pakistan consider only two types of ethical issues of merit consideration i.e. the issues that contain harmful outcomes and the issues with harmless outcomes. The role of moral intensity and gender is also found positively associated with consumer situations that result in harmful outcomes. Consumers high on education level showed sensitivity towards questionable behaviours even though they may seem to contain harmless outcomes. The size of the family negatively influences the harmless ethical beliefs of the consumers. The study is among few studies that has empirically examined the famous Muncy & Vitell Scale in Pakistan. The study also links Issue-contingent Model with Muncy & Vitell Scale in Pakistani context.

Keywords: Ethics, Consumers, Consumer Ethics, Moral Intensity, Ethical beliefs, Muncy & Vitell Scale, Consumer Ethics Scale, MV-Scale, Pakistan.

Introduction

Ethics has always remained a central focus of attention of all societies since ages; however since 1920's its impact on businesses has earned

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focus. The work of Muncy & Vitell (1992) is the pioneered work that highlighted the role of consumer ethics in market place. They introduced a scale to measure consumer ethical beliefs called Consumer Ethics Scale (CES) which is also referred as Muncy & Vitell Scale (MV-Scale). The scale contains certain questionable consumer practices in order to measure consumer beliefs. The existence of high number of counterfeited products in markets, on one hand indicates the unethical behaviour of businesses and weak implementation of write of law while on the other hand indicate an existence of ample of consumers who prefer to buy those products. The extent literature indicates that little efforts have been carried out in collectivist cultures like Pakistan to examine consumer ethics. Further the link between consumer ethical beliefs and moral behavioural intention is also rarely examined. Specially, how moral intensity shape the ethical beliefs and individuals un/ethical behaviour. While major focus has remained around learning business ethics (Akram & Azad, 2011; Cheema, Imtiaz, & Shafiq, 2013; Mujtaba & Afza, 2011; Tabish, 2009) few studies have examined consumer ethics specifically like Shah & Amjad (2015, 2017, 2017, 2017).

This study empirically examines Muncy & Vitell (1992) scale in Pakistan by theoretically linking it with Jones (1991) model. The study addresses following research questions:

i)   Does consumer ethics scale (MV-Scale) is valid in Pakistan?
ii) How moral intensity impacts ethical beliefs of the individuals in ethically posed situations

Data was collected through field survey from 410 retail consumers in Hazara Division of KPK province of Pakistan. The study reports descriptive statistics, correlation analysis, exploratory factor analysis (EFA) using SPSS 17.0 whereas confirmatory factor analysis (CFA) and model is estimated in done through AMOS 20.

The study intends to contribute threefold. First, it empirically examines and validates of the famous Muncy & Vitell (1992) scale in a collectivist culture i.e. Pakistan. Second, it links ethical beliefs, moral intensity and behavioural intention. Third, it attempts to broaden the literature on consumer ethics in Pakistan.

The paper is structured as follow: First, the review of the relevant literature on moral intensity, self-consciousness and neutralization techniques is presented, followed by the development of theoretical framework indicating the relationship between each variable. Second, the development of research hypotheses and explanation of the research methodology is given. Third, a discussion on the results, managerial implications and possible future research in the area is presented.

Review of Literature

A clear definition on ethics has not been established till now; however majority of the definitions found consensus on individual's judgment between right & wrong or good & bad. Jones (1991) defines an ethical decision as the one that is morally as well as legally a correct decision according to a majority of the community. The history of ethics can be traced back to Aristotle (Graham, 2004). Muncy & Vitell (1992) defines consumer ethics as a set of "moral rules, principles, and standards that guide consumers in selecting, purchasing, using and disposing of goods or services in a socially responsible way".

Muncy & Vitell Scale

The scale is a pioneered scaled developed by Muncy & Vitell (1992) and upgraded Vitell & Muncy (2005). The scale is also known as Consumer Ethical Scale and is represented as CES, M-V Scale and Muncy & Vitell Scale. The scale is among the most frequently used scale in the consumer ethics literature (Brinkmann, 2004). Several studies have attempted to tested and cross validated the scale over the period of time (Swaidan, Vitell, & Rawwas, 2003; Rawwas, 2001; Al-Khatib, Vitell, Rexeisen, & Rawwas, 2005). The Muncy & Vitell (1992) scale examines consumer beliefs on four dimensions using vignettes whereas Vitell & Muncy (2005) scale contains three additional dimensions as well. The dimensions are separately on the basis of ethical issue severity and sensitivity.

The first dimension depicts a severe unethical retail consumer behaviour that involves behaviours that are performed willfully. This dimension is can be termed as "Actively benefiting from illegal actions (ACT)". The second dimension presents vignettes that show consumers getting benefits from remaining passive recipient of the benefits received while remaining quite on certain situations. This dimension is called *"Passively benefiting (PAS)"*. The third dimension presents situations in which the retail consumers take advantage of situations that offer them legal yet unethical opportunities. This dimension is called as "questionable but legal actions (QUEST)". The forth dimension depicts ethical situations that contain unethical activities yet they contain no apparent loss or harm to the victim of the benefit earned as a result. This dimension is termed as "No Harm-No foul (NOH)".

The new dimensions added to original scale by Vitell & Muncy (2005) could not earn that popularity in the literature. This scale contains Downloading dimension, Recycling dimension and Doing Good dimension. This study has Muncy & Vitell (1992) scale instead of Vitell & Muncy (2005) because the earlier scale is most preferred scale around the world (Al-Khatib et al., 2005) and is not even discussed by (Schlegelmilch & Magdalena, 2010).

Numerous studies have used the full scale whereas there are certain studies that have even used few selected scenarios of the scale and examined respondents on "Good-Bad", "Acceptable- Unacceptable", "Ethical – Unethical items" (Steenhaut & Kenhove, 2006). The scale is also found to be consistent on in cross cultural settings (Vitell, 2003). In an exploratory study by Muncy & Eastman (1998) have reported that materialism is related to lower ethical standards. They have reported an equal level of relationship between materialism and all the four MV-Scale dimensions. In another study by Vitell & Muncy (1992) most respondents rejected the majority of the MV-Scale ethically questionable situations. Out of which the scenarios with "changing price tags" was reported to be most unacceptable action whereas "tapping the movie off the television" was least questionable action. The study also reported that the actions that result into harmful outcomes for the seller (businessman) were among the most unacceptable actions considered by the respondents (Vitell & Muncy, 1992). Vitell (2003) calls for investigating the link between MV-Scale to intentions and behaviour.

Next, sub-section discusses the moral intensity in light of theory proposed by Jones (1991).

Moral Intensity
The importance of the issues intensity during ethical decision making was first acknowledge in the work of Jones (1991) known as "Issue-contingent model'. The model puts emphasis on the nature of the moral issue faced by the decision maker. Jones (1991) calls the decision maker as a moral agent and the characteristics of the issue as moral intensity. The moral intensity is a subjective thing that varies from one issue to another. According to him a particular moral issue possesses six dimensions.

 i). Magnitude of consequences: the scale of injury/ benefits suffers the victim in result of the moral decision made by the moral agent.
 ii). Social consensus: The scale of social acceptance for the decision made by the moral agent.
iii). Probability of effect: The possibility of the behavioural occurrence and the changes of harm/benefit may occur.
 iv). Temporal immediacy: The difference between the length of the time an action is carried out and its outcome actually happens.
 v). Proximity: The feeling of affiliation with victim by the agent that may include cultural, social, physical or psychological.
 vi). Concentration of effect: The severity of an action regardless of the number of victims suffering from it.

The impact of moral intensity is found significant on all the three stages of decision makings i.e. moral awarness, judgment and intentions (Craft, 2012; Lincoln & Holmes, 2011; Paolillo & Vitell, 2002). Singhapakdi, Rawwas, Marta, & Ahmed (1999) reported Malaysian consumer less inclination towards moral intensity as compared to their US counterparts. Karacaer, Gohar, Aygün, & Sayin (2009) identifed that the respondents in Pakistan and Turkey were similar on moral intensity aspect. Ratnasingam & Ponnu (2008) reported a signiciant impact of moral intensity, perceived risk and moral judgement on behavioural intention. Singh, Vitell, Al-khatib, & Clark III (2007) reported a mediation effect of moral intensity between moral philosophy and judgment. Gender (female), salary and experience is reported to impact positively on moral intensity (Anusorn Singhapakdi, Vitell, & Franke, 1999). Loe, Ferrell, & Mansfield (2000) encouraged researchers to further explore the impact of moral intensity.

In light of the discussion on relevant literature, next sub-section propose some testable hypotheses:
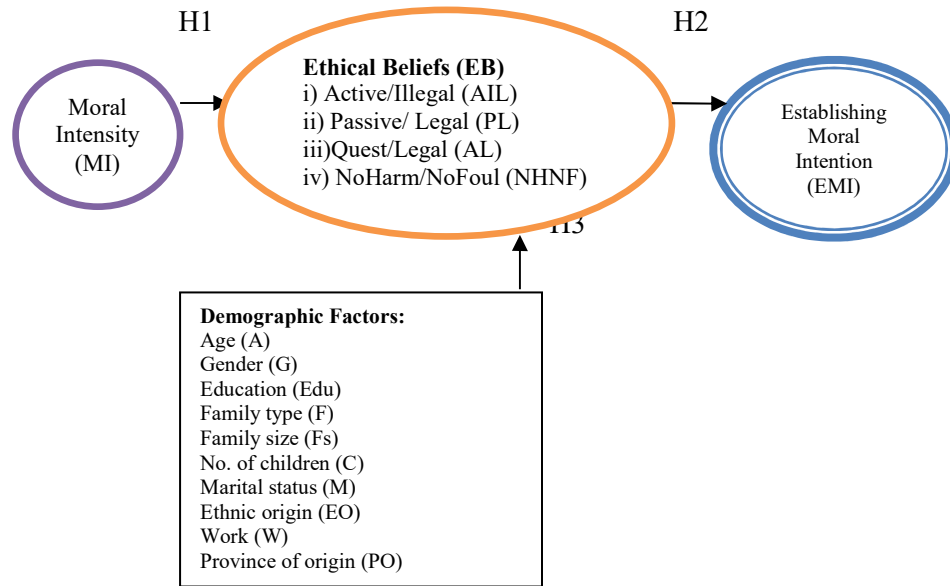
Hypothesis
Based on the literature review this study hypothesizes following relationships among variables:

H1: Moral intensity (MI) significantly influences ethical beliefs (EB) of the consumers.

H2: Consumer ethical beliefs (EB) significantly influence the establishment of moral intention (EMI).

H3: Demographic factors i.e. Age (A), Gender (G), Education (Edu), Family type (F), Family size (Fs), Number of children (C), Marital status (M), Ethnic origin (EO), Nature of work (W) and Province of origin (PO) significantly effect ethical beliefs of the consumers.

Figure 1: Theoretical Framework

Source: Authors

Methodology

The study is quantitative in nature that involves cross sectional research design. Respondents of the study are the general retail consumers of Hazara Division of Pakistan. The study has followed a field survey research design and data was collected from shopping malls (bazaars) of three major cities of KPK province (Mansehra, Abbottabad and Haripur). The final analysis is carried out on 388 valid responses. This research design is in line with previous studies carried out in the field (Rawwas, 2001). The following section briefly discusses data variables and measurement scales, data collection and sampling methods and data analysis techniques

Demographic Characteristics

The majority of the respondents (69%) were young between the age brackets of 21-40 years. Out of which male (56%) respondents were slightly higher in numbers as compared to female. Around 47% of the respondents categorized themselves as single. A good majority of the respondents were educated as around 66% reported to have attained Bachelors degree. Joint family systems (56%) and a family size of 5-7 individuals were found to be 55%.

Instrument Measures
The survey questionnaire was divided into three broad sections. Section one was dedicated for demographic factors. Section two was designed to elicit the ethical beliefs of the respondents. The famous consumer ethics scale (MV- Scale) was adopted from Muncy & Vitell (1992). The scale contains 17 questions, 5 questions for active/illegal dimension (ACT), 4 questions for passive/legal dimension (PAS), 4 questionable but legal (QUEST) and 4 for "no harm no foul" (NOH). The third section contained 6 questions on moral intensity which were adapted from Paolillo & Vitell (2002) & Singh et al. (2007). Fourth and last section contained 3 questions regarding the behaviour intention of the consumers. The respondents had to choose fixed responses on a 7 point Likert Scale with 1= "A lot like me" and 7= "Not at all like me". Behavioural intention was measured on 3 point likert scale with 1= "I will do the same", 2= "Not decided" & 3= "I will not do the same".

Data Analysis
SPSS version 17.0 and AMOS version 20 is used to estimate the results. Descriptive statistics, correlation and exploratory factor analysis is carried out through SPSS whereas Confirmatory Factor Analysis and Model was carried out in AMOS.

Research Findings
The results indicate that consumers show a strong dissonance towards Active / Illegal dimension (mean=5.8737, sd=1.21), Passive / Legal dimension (mean=5.72, sd=1.30) and Questionable/Legal dimension (mean=5.487, sd=1.32). However consumer showed little dissonance towards No Harm / No Foul dimension (mean= 4.04, sd=1.46). The consumer showed high concern over moral intensity (mean=5.27, sd=1.37). Consumer showed slight rejection of unethical behaviour (mean= 2.85, sd=0.417)

Table 1: Descriptive Statistics (N=388)

	Mean	Std. Deviation	1	2	3	4	5	6	7
Active-Illegal Dimension (AIL)	5.8737	1.2166	2	4	17	28	58	137	142
Passive-Legal Dimension (PL)	5.7294	1.300	0	9	16	49	61	115	138
Questionable-Legal Dimension	5.4871	1.3284	1	11	21	51	88	113	103

(AL)									
No-Harm-No-Foul Dimension (NHNF)	4.0490	1.4680	5	29	140	93	50	31	40
Moral intensity (MO)	5.2732	1.37441	1	15	29	62	84	119	78
Behavioural Intention (B)	2.8505	0.41711	9	40	339				

Dimensionality of the Data

Exploratory Factor Analysis (EFA) is considered the most recommended method of examining relationships in exploratory research (Pallant, 2005, Hyman & Sierra, 2010). The correlation among variables (>=0.3) also supports the use of EFA (shown in table-2). The Kaiser Meyer Olkin (KMO) value of 0.834 was also higher than the minimum acceptable value of 0.60 (Kaiser, 1970, 1974). The Balett's test of sphericity was also statistically significant >0.05 (Bartlett, 1954).
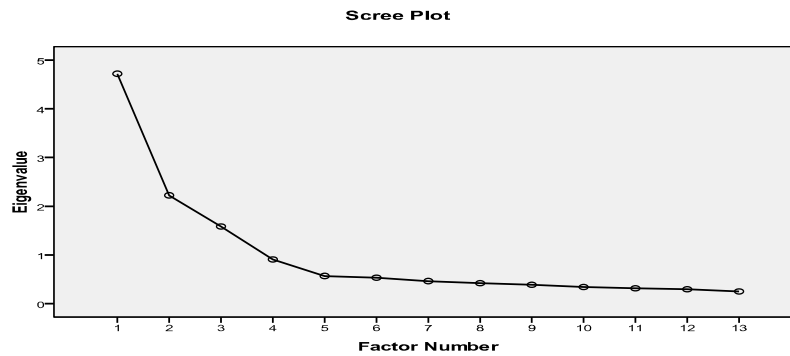
Table 2: Pearson's Correlation Matrix

	AIL	PL	AL	NHNF	MO
AIL	*0.807*				
PL	.738**	*0.809*			
AL	.668**	.756**	*0.732*		
NHNF	.388**	.397**	.490**	*0.735*	
MO	.472**	.388**	.411**	.215**	*0.863*

Note: **. Correlation is significant at the 0.01 level (2-tailed).
        The values in diagonal are Cronbach Alpha

Maximum likelihood technique is used (Fabrigar, Wegener, MacCallum and Strahan ,1999) with Promax rotation (Matsunaga, 2010 and Thurstone, 1947). The results of maximum likelihood identified a total of 56.086% variance explained by 3 components. Screeplot also confirms the retention of three components (Figure-2). The items with cross loadings were removed and the final results are presented in Table 3.

Figure 2: Scree Plot

Source: Authors

Table 3: Pattern Matrix

	Factor		
	Harmful	Moral	Harmless
A person moves into a new house and finds the cable TV still working. He started using is with informing the concerned authorities (PL2).	.784		
A person lies about his child's age to get a lower fair on railway ticket (PL3).	.738		
An individual stretches the truth on income tax return (AL2).	.725		
A person in front of you was given extra change (by mistaken) and he accepted it without mentioning (PL1).	.701		
A person using an expired coupon to purchase a merchandise (AL1).	.692		
An action is a right action if the majority people consider it right (MS).		.826	
An action is a right action if the probability of occurring harm is low (MP).		.809	
An action is a right action if the size of the overall harm done is small (MM).		.786	
An action that affects close friends is more wrong than the action that harms other people (MPR).		.532	
An action that harms few people		.524	

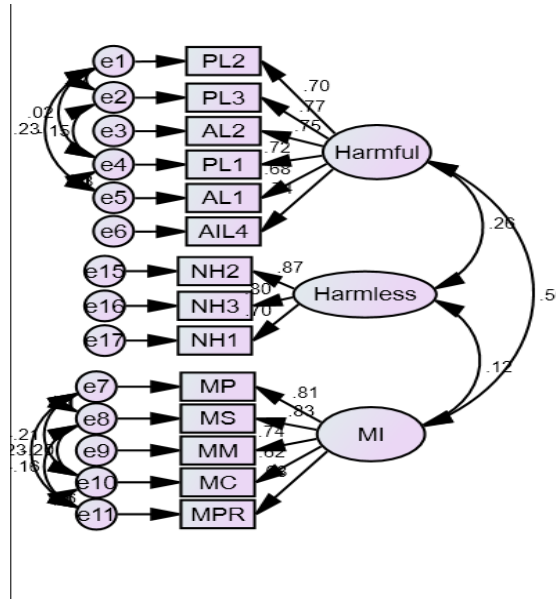|			
instead of large number of people is a right action (MC).			
A person copy computer software instead buying it (NH2).			.935
A person burns a CD instead buying it (NH3).			.770
A person copy/tap his favourite movies off the television (NH1).			.647
Cronbach's Alpha	0.874	0.839	0 .827
Eigen values	4.721	2.223	1.584
Cumulative percent of variation	31.652%	46.485%	56.086%
AVE	0.728	0.654	0.784

All the three dimensions (Active/Legal, Passive/Legal, Active /Illegal) of MV-Scale that result in a harmful outcome for the victim were loaded against factor 1. Hence we termed this new dimension as "Harmful" dimension. All the items of moral intensity except concerned with "Time" smoothly loaded against factor 2. Similarly, all the items of "No Harm No Foul" dimension of MV-Scale loaded against third factor 3 i.e. Harmless dimension. The results are in line with the studies by Shah & Amjad, (2015, 2017a, 2017b).

The Eigen values of the factors was well above criterion 1.00 (Costello & Osborne, 2005) with 4.721, 2.223 & 1.584 respectively. Similarly, the value of Cronbach Alpha was also well above the 0.70 (Nunnally, 1978) with 0.874, 0.839 & 0.827. The AVE values of 0.728, 0.654 & 0.784 ensured convergent validity (>0.5) requirements (Steenkamp & Van Trijp, 1991, Ping, 2004).

Confirmatory Factor Analysis
The results of confirmatory factor analysis carried out in AMOS-20 yielded a satisfactory 13 items model. The goodness of fit for CFA achieved acceptable fit with normed chi-square ($\chi2/df$)=2.223, df=63; p<0.001. The normed chi-square ($\chi2/df$) is within the acceptable range of 1-3 as suggested by Carmines and McIver (1981). However, certain authors like Kline (2011) discourages using this. Other fit indexes RMSEA=0.056 ($\leq$0.08), GFI=0.954($\geq$0.90), CFI=0.969 ($\geq$0.95), AGFI=0.923($\geq$0.90) NFI=0.945($\geq$0.90), TLI=0.955($\geq$0.90), RMR=0.158(close to 0 is good) were within the acceptable ranges recommended by Hu & Bentler (1999) and Kline (2011). Figure 3 shows the standardized factor loadings that indicate a convergent validity (>0.60) and convergent validity as correlations are higher than (>0.70).
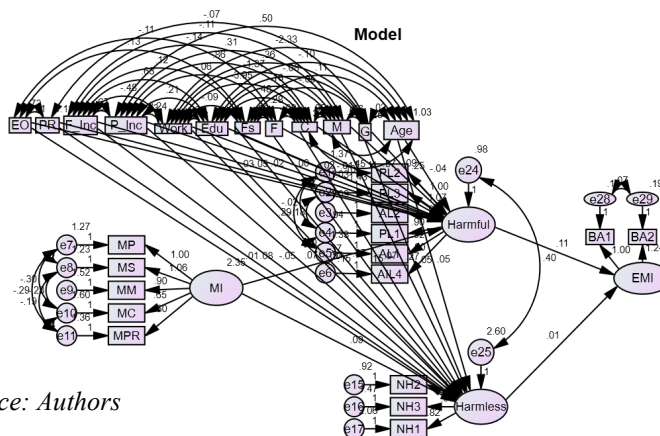
Figure 3: CFA

Source: Authors

Structural Model

The hypothesized relationship of the variables were estimated AMOS-20. The model provided an overall fit with $\chi2(df)=445.215(286)$, $\chi2/df=1.557(3\leq1)$; $p<0.001$, RMSEA=0.038 (≤0.08), GFI=0.926(≥0.90), CFI=0.956 (≥0.95), AGFI=0.895(≥0.90), NFI=0.888(≥0.90), TLI=0.941(≥0.90), RMR=0.188(close to 0 is good). The model fit indices are within prescribed limits by Carmines & McIver (1981), Hu & Bentler (1999) and Kline (2011).

Figure 4: Model

Source: Authors

The results indicate that moral intensity is significant positive predictor of harmful ethical beliefs (*B*=0.491, p=0.001). This provides evidence for acceptance of H1a. However moral intensity is not found to be significantly associated with harmless ethical beliefs as hypothesized in H1b. Harmful ethical beliefs are found to strongly effect establishing of moral intention (*B*=0.982, p=0.001) resulting in acceptance of H2a, whereas no significance relationship is established between harmless ethical beliefs and behavioural intention resulting in rejection of H2b. None of the control variables (EO, PR, F_Inc, P_Inc, Work, Edu, Fs, F, C & M) are found to be significant related with harmful ethical beliefs except G (*B*=0.104, p=0.042). Hence we will reject H3a, H3b, H3c, H3d, H3e, H3f, H3g, H3h, H3i, H3j & H3l and will only accept H3k. However, with harmless variable Edu (*B*=0.142, p=0.011) and Fs (*B*=-0.148, p=0.013) are found significant as hypothesized in H4f and H4g. Hence, we found no evidence to accept H41, H4b, H4c, H4d, H4e H4h, H4i, H4j, H4k & H4l.

Table 4: Standardized Regression weights

Hypotheses				Standardized Estimate	Sig
H1a	Harmful	<---	Moral intensity	.491	***
H1b	Harmless	<---	Moral intensity	.085	.134
H2a	EMI	<---	Harmful EB	.982	***
H2b	EMI	<---	Harmless EB	.065	.632
H3a	Harmful	<---	Ethnic Origin	-.080	.110
H3b	Harmful	<---	Province of Origin	-.047	.348
H3c	Harmful	<---	Family Income	.030	.576
H3d	Harmful	<---	Personal Income	.003	.961
H3e	Harmful	<---	Work	-.081	.142
H3f	Harmful	<---	Education	-.021	.682
H3g	Harmful	<---	Family Size	.056	.302
H3h	Harmful	<---	Family Type	.048	.355
H3i	Harmful	<---	No. of Children	.114	.123
H3j	Harmful	<---	Marital Status	-.053	.436
H3k	Harmful	<---	Gender	.104	.042
H3l	Harmful	<---	Age	-.035	.637
H4a	Harmless	<---	Ethnic Origin	.011	.849
H4b	Harmless	<---	Province of	.053	.338

Hypotheses				Standardized Estimate	Sig
			Origin		
H4c	Harmless	<---	Family Income	-.051	.382
H4d	Harmless	<---	Personal Income	.059	.354
H4e	Harmless	<---	Work	-.016	.786
H4f	Harmless	<---	Education	.142	.011
H4g	Harmless	<---	Family Size	-.148	.013
H4h	Harmless	<---	Family Type	.043	.446
H4i	Harmless	<---	No. of Children	.083	.309
H4j	Harmless	<---	Marital Status	.116	.121
H4k	Harmless	<---	Gender	.014	.805
H4l	Harmless	<---	Age	.033	.688

Note: EMI= Moral Intention, Harmful=Harmful Ethical Beliefs, Harmless=Harmless Ethical Beliefs

Discussion & Implication

Consumer ethics scale (CES) developed by Muncy & Vitell (1992) is among the most frequently used scale around the world. The scale has been frequently validated around the world. This is study examines the impact of moral intensity on consumer ethical beliefs in Pakistan. The study reports two dimensions of ethically questionable dimensions valid for Pakistani context contrary to four dimensions proposed by MV-Scale. All the items indicating harmful outcomes were found smoothly loading against one factor. We termed this factor as a "Harmful Dimensions". Whereas all the items loaded against "No harm No foul" are termed as "Harmless Dimension". The findings indicate that consumers' use simple heuristic while making a decision in ethically posed situations. Does the outcome of the decision bring any harm to the victim or not? This is acknowledged by Vitell & Muncy (1992, p.592), "In deciding upon the severity of an action, consumers apparently consider whether or not direct harm is involved". Forsyth (1980) categorized individuals as moral idealists or relativists on the basis of how they view the harm and they link its outcomes to victims. Consumers make decisions more happily in situations which there is a lower level of risk involved, a higher possibility to benefit from opportunity and no obvious harm to the victims (Fukukawa, 2002).

Moral intensity is found to significantly influence the Harmful dimension of the ethical beliefs whereas it is not found to be associated with harmless ethical beliefs. Consumers show a high level of sensitivity

towards the nature of harm if the intensity of the moral issue is high. Hence, any issue that results in the harmful outcomes will be carefully calculated on its magnitude of consequences, social consensus, probability of effect, temporal immediacy, proximity and concentration of effect. Consumer's perceiving a decisions resulting in less harmful outcomes are considered as permissible (Rawwas, Swaidan, & Oyman, 2005).

Further, the harmful ethical beliefs are also found to be significantly associated with establishing moral intentions whereas harmless were not found. The descriptive statistics indicate that consumers strongly prefer to avoid unethical behaviours. Hence, consumers will strongly avoid unethical behaviour in situations where they consider the outcomes of the decision will result in harmful consequences to victim(s). In case of harmless questionable situations this relationship is does not exists.

Gender is found to be positively associated with questionable consumer activities that result in harmful outcomes. There are mixed results reported in case of the role of gender in earlier studies. Few studies have reported no relationship (Swaidan, Vitell, & Rawwas, 2003a) whereas other have found a significant impact on decision making (Hunt, 2000). Education and family size are found to be associated with harmless ethical beliefs. Education is found to be positively associated whereas family size is negatively associated. The impact of education on ethical beliefs is well established in the literature. Hence, the results on education are in line with previous studies (Hunt, 2000; Swaidan et al., 2003a). Hence, more educated individuals are even more sensitive towards harmless questionable activities than less educated ones.

Managerial Implications
The results of the study contain certain findings of interest for policy makers, academia and marketers who intend to serve in Pakistani market. Consumers in Pakistan have shown a high level of rejection towards questionable activities except a slight acceptance of harmless activities. Strategists in organizations may develop promotional strategies keeping these consumer characteristics in mind. Promotional strategies should be designed highlighting ethical consumer behaviour at market place while avoiding any harm which may incur. Such promotional strategies will help the organization to establish strong brand loyalty and enhanced customer satisfaction. The efforts of the company in order to facilitate consumer harm may also help to reap the desired objective of brand loyalty.

Consumers' showing a high level of issue sensitivity on harmful questionable activities also provides a useful insight into their delinquent

behaviour. It indicates that consumers strongly abhor such activities that may result into harmful outcomes to others. Especially if they are closed ones or the issue has an immediate outcome or may affect a number of individuals. Companies should avoid such business practices which may harm the interests of the consumers and their closed ones.

The study is among the pioneer studies examining the link of moral intensity and ethical beliefs of the consumers in Pakistan. Current dearth of literature on consumer ethics in Pakistan, the role of academia should to incorporate business ethics in the course curriculum. Studies like these may serve a valuable teaching resource material for better understanding the nature of business consumers in Pakistan.

Limitations & Future Research
The limitations associated with self-administered survey methodology are unavoidable. Social response biased can also jeopardize the results. The cross sectional research design may also affect the quality of the data. Future researches may focus on focused group, in-depth interview or a cross sectional design exercised over a period of time. The effects of cultural diversity on ethical decision making is acknowledged in the literature (Vitell, Nwachukwu, & Barnes, 1993). The existence of different sub-cultural and their impact on businesses and strategy is established in the literature (Shah, 2013; Shah & Amjad, 2011), hence future research should examine the differences between ethical beliefs, moral intensity and behavioural intention in different subcultures. Future research may also attempt to compare and contrast between the ethical decision making between Pakistan and other countries enjoying similar collectivist culture. Research efforts can be dedicated to compare these findings with diversified cultures like individualistic cultures.

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