

**CONSUMER EXCUSE MECHANISM FOR A LESS ETHICAL CHOICE AND
NEUTRALIZATION OF UNETHICAL BEHAVIOR:
A STUDY ON INDIAN CHOR BAZAAR BUYING BEHAVIOR**

PH.D. THESIS

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PH.D. THESIS

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Anadolu University, Graduate School of Social Sciences
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FINAL APPROVAL FOR THESIS

ABSTRACT

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Often consumers go for an unethical choice like the purchase of stolen goods, and the questionable consumer behavior may lead to legal, social, moral, and psychological challenges to the decision agent. This study attempts to widen the theoretical understanding of consumer (unethical) decision-making in the black market, particularly from stolen goods markets in India, locally named as Chor Bazaars, and deep insight into the consumer choices between legitimate and non-legitimate goods.

It is well noticed that consumers knowingly participate in buying stolen goods from the black market. Moreover, consumers may be fully aware of their questionable actions. This study uncovers the behavioral and psychological repercussions of ethically questionable behavior. Specifically, the study aims to investigate the central theme of perceived ethical conflict, cognitive dissonance, the guilt emotion in the consumers who purchased stolen goods, and the role of self-defensive justifications and excuses for legitimizing guilt-inducing behaviors.

The present study extends the possible understanding and sophisticated explanation for consumer unethical buying behavior with consumer excuses and neutralization strategies. The study proposed a conceptual framework named Consumer Excuse Mechanism. The consumer excuse mechanism is partially inspired by the crux of neutralization theory and its techniques. The Consumer Excuse Mechanism postulates a theoretical clarification for how an individual consumer mitigates their psychological distress and how they morally overcome their feel of guilt, antecedent by questionable behavior.

The study proposed a research model centered on the relationships of ethical conflict, cognitive dissonance, consumer guilt, consumer excuse & neutralization, and purchase of stolen goods. A web-based survey method is used to collect data for testing

the model. Structural Equation Modeling was applied to analyze the cause-and-effect relationship in the structural model using Smart-PLS.

Results suggest that the purchase of stolen goods may end up with many psychological discomforts and negative emotions, including ethical conflict, cognitive dissonance, and guilt. The study's finding confirms the moderating role of consumer excuse and neutralization on the purchase of stolen goods. It implies that the negative relationship between consumer guilt and the purchase of stolen goods will be weaker for those with high consumer excuse and neutralization. The analysis shows that buyers use excuse and neutralization as a guilt-management strategy to downplay the psychological repercussions of unethical buying behavior.

Keywords: *Stolen Goods Market, Excuse Mechanism, Neutralization, Cognitive Dissonance, and Consumer Guilt.*

ÖZET

ETİK OLMAYAN TERCİHLER İÇİN BAHANE MEKANİZMASI VE ETİK DIŞI DAVRANIŞIN NÖTRLEŞTİRİLMESİ: HİNDİSTAN'DA CHOR BAZAAR ALIŞVERİŞ DAVRANIŞI ÜZERİNE ANALİZ

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Tüketiciler çoğu zaman çalıntı malları satın almak gibi etik dışı davranışlarda bulunmakta ve bu tartışmaya açık davranış yasal, sosyal, etik ve psikolojik açıdan bir çok durumu beraberinde getirmektedir. Bu çalışma, kara borsada etik olmayan tüketici karar mekanizmalarını kuramsal olarak açıklamakta ve meşru ve meşru olmayan ürünler söz konusu olduğunda tüketici tercihlerinin nasıl değiştiği konusuna ışık tutmaktadır.

Tüketicilerin bilerek kara borsadan çalıntı mal satın aldığı bilinmektedir. Dahası, tüketiciler bu tartışmaya açık hareketlerinin tamamen farkındadırlar. Bu çalışma, etik açıdan tartışmaya açık davranışların, davranışsal ve psikolojik açıdan yansımalarını ortaya koymaktadır. Çalışma özellikle, çalıntı mal satın alan tüketicilerdeki suçluluk duygusu ve suçluluk uyandıran davranışları meşrulaştırmak için kendini savunma gerekçeleri ve mazeretlerinin rolünü, algılanan etik çatışmayı, ve bilişsel uyumsuzluğu araştırmayı amaçlamaktadır.

Bu çalışma, tüketici mazeretleri ve nötrleştirme stratejileri ile tüketicinin etik olmayan satın alma davranışına ilişkin muhtemel anlayışı ve kapsamlı açıklamayı genişletmektedir. Çalışma, Tüketici Mazeret Mekanizması adlı kavramsal bir çerçeve önermiştir. Tüketici mazeret mekanizması, kısmen nötralizasyon teorisi ve tekniklerinin temelinden esinlenmiştir. Tüketici Mazeret Mekanizması, bireysel tüketicinin psikolojik sıkıntılarını nasıl hafiflettiğine ve sorgulanabilir davranışların öncülüğünde suçluluk hissini ahlaki olarak nasıl üstesinden geldiklerine dair teorik bir açıklama önermektedir.

Çalışma ile etik çatışma, bilişsel uyumsuzluk, tüketici suçu, tüketici mazereti ve nötralizasyon ve çalıntı malların satın alınması ilişkilerine odaklanan bir araştırma modeli önerilmiştir. Modeli test etmek için veri toplamaya yönelik web tabanlı bir anket yöntemi

kullanılmıştır. Smart-PLS kullanılarak yapısal modeldeki neden-sonuç ilişkisini analiz etmek için Yapısal Eşitlik Modellemesi uygulanmıştır.

Sonuçlar, çalınan malların satın alınmasının etik çatışma, bilişsel uyumsuzluk ve suçluluk gibi birçok psikolojik rahatsızlık ve olumsuz duygu ile sonuçlanabileceğini göstermektedir. Çalışmadaki bulgular, çalıntı malların satın alınmasında tüketici mazeretinin ve nötrleştirmenin kolaylaştırıcı rolünü doğrulamaktadır. Elde edilen sonuçlara göre, tüketici suçu ile çalınan malların satın alınması arasındaki negatif ilişki, tüketici mazereti ve nötralizasyon oranı yüksek olanlar için daha zayıf olacaktır. Analiz, tüketicilerin, etik olmayan satın alma davranışının psikolojik sonuçlarını hafifletmek için tüketici mazeretini ve nötrleştirmeyi bir “suçluluk hissi yönetimi stratejisi” olarak kullandığını göstermektedir.

Anahtar Kelimeler: *Çalıntı Mal Ticareti, Bahane Mekanizması, Nötrleştirme, Bilişsel Uyumsuzluk ve Tüketici Suçu.*

STATEMENT OF COMPLIANCE WITH ETHICAL PRINCIPLES AND RULES

I hereby truthfully declare that this thesis is an original work prepared by me; that I have behaved in accordance with the scientific ethical principles and rules throughout the stages of preparation, data collection, analysis and presentation of my work; that I have cited the sources of all the data and information that could be obtained within the scope of this study, and included these sources in the references section; and that this study has been scanned for plagiarism with “scientific plagiarism detection program” used by Anadolu University, and that “it does not have any plagiarism” whatsoever. I also declare that, if a case contrary to my declaration is detected in my work at any time, I hereby express my consent to all the ethical and legal consequences that are involved.

Muhammed Saheer MANCHERI

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TABLE OF CONTENTS

	Page
FINAL APPROVAL FOR THESIS	ii
ABSTRACT	iii
ÖZET	v
STATEMENT OF COMPLIANCE WITH ETHICAL PRINCIPLES AND RULES ...	vii
ACKNOWLEDGEMENT	viii
TABLE OF CONTENTS	ix
LIST OF TABLES	xii
LIST OF FIGURES	xiv
GLOSSARY OF SYMBOLS AND ABBREVIATIONS	xv
1. INTRODUCTION	1
1.1. Defining the Research Problem	5
1.2. Research Objectives	10
1.3. Research Questions	14
1.4. Definition of Key Terms	17
1.5. Thesis Structure and Chapterization	19
2. LITERATURE REVIEW	22
2.1. Introduction	22
2.2. Cognitive Dissonance	22
2.3. Ethical Conflict	30
2.4. Guilt and Consumer Guilt	36
2.4.1. Mediating Role of Guilt in Ethical Decision Making	40
2.5. Consumer Excuse Mechanism	43
2.6. Neutralization Theory	48
2.6.1. Neutralization Techniques	50
2.6.1.1. Denial of Responsibility	51
2.6.1.2. Denial of Injury	52
2.6.1.3. Denial of Victim	52
2.6.1.4. Condemning the Condemners	53
2.6.1.5. Appeal to Higher Loyalties	53
2.6.2. Additional Techniques of Neutralization	54

2.6.3. Moderating Role of Neutralization In (Un)ethical Behavior	55
2.7. Purchase of Stolen Goods.....	58
3. METHODOLOGY	62
3.1. Introduction.....	62
3.2. Research Hypotheses and Research Model	63
3.3. Research Design: Overview	74
3.4. Measurement of Construct	75
3.4.1. Measurement of Cognitive Dissonance.....	76
3.4.2. Measurement of Ethical Conflict.....	81
3.4.3. Measurement of Consumer Guilt.....	84
3.4.4. Measurement of Consumer Excuse Mechanism	87
3.4.5. Measurement of Purchase of Stolen Goods.....	95
3.5. Expert Panel and Quality Assessments.....	99
3.6. The Forward and Backward Translation.....	100
3.7. Method for Data Collection	101
3.7.1. Questionnaire Design.....	102
3.8. Pilot Testing of the Questionnaire	103
3.9. Statistical Analysis of the Pilot Data	104
3.10. Factor Analysis.....	106
3.11. Main Study	109
3.12. Context of the Study	109
3.13. Sample Design and Sample Population	110
4. DATA ANALYSIS	112
4.1. Introduction.....	112
4.2. Overview of Analytical Approach: Structural Equation Modeling....	113
4.2.1. Criteria for Variance-Based SEM and Smart PLS-3.....	115
4.3. Evaluation Process of PLS-SEM	117
4.4. Data Analysis and Reporting.....	123
4.5. Examination of Data	123
4.5.1. Descriptive Statistical Analysis.....	123
4.5.2. Data Screening and Preliminary Analysis.....	124
4.5.3. Result of Socioeconomic Variables.....	126
4.6. Purchase of Stolen Goods.....	128
4.7. Results of PLS-SEM Analysis.....	130

4.7.1. Measurement Model Assessment and Findings	130
4.7.2. Result of Structural Model Assessment and Findings.....	142
4.8. Hypothesis Testing.....	148
4.9. Moderation Analysis.....	150
4.10. Alternative Model	152
4.11. Measurement of Revised Model	154
4.11.1. Collinearity Statistic	154
4.11.2. Assessment of Path Coefficients	154
4.11.3. Strength of the Path Relationship	155
5. DISCUSSION.....	157
5.1. Introduction.....	157
5.2. Summary of Findings	157
5.2.1. Key Findings Related to the Research Objective One.....	157
5.2.2. Key Findings Related to the Research Objective Two	160
5.2.3. Key Findings Related to the Research Objective Three	162
5.2.4. Key Findings Related to The Research Objective Four	163
5.3. General Discussion of Research Questions.....	164
6. CONCLUSION	171
6.1. Introduction.....	171
6.2. Conclusion of the Study.....	171
6.3. Research Contribution and Implications	174
6.4. Limitations and Future Directions of the Study	177
Appendix 1. THEFT CRIME IN DELHI AND MUMBAI.....	180
Appendix 2. PEOPLE’S WILLINGNESS TO BUY STOLEN GOODS. 180	
Appendix 3. THE QUESTIONNAIRE	181
Appendix 4. DELETED AND MODIFIED SCALES.....	188
Appendix 5. RELIABILITY TEST FOR THE INDICATORS	189
Appendix 6. FACTOR ANALYSIS.....	192
Appendix 7. SUMMARY OF DESCRIPTIVE STATISTICS	194
Appendix 8. KMO and BARTLETT’S TEST	196
REFERENCES.....	197
CURRICULUM VITA	

LIST OF TABLES

	Page
Table 1.1. The Hierarchical Flow of the Research Objective, Research Question, and Hypothesis.....	18
Table 2. 1. Sykes and Matza's Five Major Techniques of Neutralization	50
Table 2. 2. Additional Techniques of Neutralization	55
Table 3. 1. Measurement of Cognitive Dissonance (CD)	80
Table 3. 2. Measurement of Ethical Conflict (EC)	84
Table 3. 3. Measurement of Consumer Guilt (COG).....	86
Table 3. 4. Measurement of Denial of Responsibility (DOR)	90
Table 3. 5. Measurement of Denial of Victim (DOV)	91
Table 3. 6. Measurement of Denial of Injury (DOI).....	92
Table 3. 7. Measurement of Condemnation of the Condemners (COC).....	93
Table 3. 8. Measurement of The Appeal to Higher Loyalty (AHL)	93
Table 3. 9. Measurement of Personal Principles (PP).....	94
Table 3. 10. Measurement of Normality of Behavior (NOR)	95
Table 3. 11. Measurement of Recency of Purchase of Stolen Goods	98
Table 3. 12. Measurement of Frequency of Purchase of Stolen Goods.....	99
Table 3. 13. Reliability Test Results of Constructs After Item Reduction Approach..	105
Table 3. 14. Result of Factor Analysis	108
Table 4. 1. Stepwise Evaluation of PLS-SEM	122
Table 4. 2. Overview of Socioeconomic Information of Respondents	126
Table 4. 3. The Recency of Past Behavior	128
Table 4. 4. Purchase Frequency of Product Items.....	129
Table 4. 5. Result of Confirmatory Factor Analysis with P-value.....	131
Table 4. 6. Result of Cronbach's Alpha and Composite Reliability.....	133

Table 4. 7. Result of Indicator Reliability	134
Table 4. 8. Result of Convergent Validity	136
Table 4. 9. Result of Cross-Loading for Discriminant Validity.....	137
Table 4. 10. Result of Fornell-Larcker Criterion for Discriminant Validity.....	140
Table 4. 11. Collinearity Statistics of Structural Model (Inner VIF)	144
Table 4. 12. Bootstrapping Results on the Path Coefficients and P-value.....	144
Table 4. 13. Result of R^2 for Endogenous Variables	146
Table 4. 14. Result of Predictive Relevance Q^2 for Endogenous Variables	147
Table 4. 15. Result of f^2 Effect Size for Endogenous Variables	147
Table 4. 16. Result of Path Coefficient for Hypothesized Relationships and P-values	149
Table 4. 17. Collinearity Statistics of the Structural Model for the Revised Model (inner VIF).....	154
Table 4. 18. Path coefficients and T-statistics for the Revised Structural Model.....	154
Table 4. 19. Result of R^2 for the Revised Model	155
Table 4. 20. Result of Q^2 for the Revised Model	155
Table 4. 21. Result of F^2 Effect Size for the Revised Model	156

LIST OF FIGURES

	Page
Figure 1. 1. Research Objectives.....	13
Figure 1. 2. Structure of the Dissertation.....	19
Figure 2. 1. Ability to Neutralize by Chatzidakis, Smith & Hibbert, (2006).....	57
Figure 2. 2. The Research's Conceptual Model.....	73
Figure 4. 1. Demonstration of Two-stage Approach PLS-SEM.....	141
Figure 4. 2. Structural model Type II Formative-Reflective Construct PLS-SEM.....	143
Figure 4. 3. Moderation Effect of Consumer Excuse and Neutralization.....	151
Figure 4. 4. Revised Structural Model Type II Formative-Reflective Construct PLS-SEM.....	153

GLOSSARY OF SYMBOLS AND ABBREVIATIONS

α	Alpha
β	Beta
AHL	Appeal to Higher Loyalty
AVE	Average Variance Extracted
CD	Cognitive Dissonance
CR	Composite Reliability
COC	Condemnation of the Condemners
CFA	Confirmatory Factor Analysis
CEM	Consumer Excuse Mechanism
CE&N	Consumer Excuse and Neutralization
CONG	Consumer Guilt
CB-SEM	Covariance-Based Structural Equation Modelling
DOR	Denial of Responsibility
DOV	Denial of Victim
EC	Ethical Conflict
EFA	Exploratory Factor Analysis
HTMT	Heterotrait-Monotrait
KMO	Kaiser-Meyer-Olkin
MDS	Moral Distress Scale
NOR	Normality of Behavior
OSN	Online Social Networks
PLS-SEM	Partial Least Squares Structural Equation Model
PP	Personal Principles
PSG	Purchase of Stolen Goods
SEM	Structural Equation Modelling
VIF	Variance Inflation Factor

1. INTRODUCTION

The market for illegal goods is omnipresent in all countries, and it is a big business venture that can be visible everywhere, irrespective of regions in the world. The nature of its operations is mostly noticed as a shady business of piracy products, the traffic of unlawful drug trade, trades of counterfeit products, the black market for stolen goods, and so on. The traffic in illegal goods markets is much larger and considerably progressing each year. To the same extent, illicit consumption causes a cost of multi-billions of dollars, and the transactions go unreported to the global economy (Kallis, Krentler & Vanier, 1986; Bush, Bloch & Dawson, 1989; Budden & Griffin, 1996). Nevertheless, when it comes to the market for illegal goods and marketing activities, each illegal and unethical transaction of legally prohibited goods has a damaging impact on society and the economy (Portes & Haller, 2010). However, studies about the illegal goods market and marketing seem almost zero (Robles-Avila & Vasquez-Parraga, 2018, p.294). World Economic Forum (2012) imparts that the market for illicit goods is not even sufficiently researched yet, and available works are exclusively focusing on consumer motivations to buy illicit goods.

In India, one of the illegal goods markets, historically and locally entitled as *Chor Bazaar*¹. *Chor Bazaar* is a marketplace or system to buy and sell illicit goods, particularly for the redistribution of stolen goods. Apparently, the market mechanism has found a direct link with property theft, and property theft is considered the main source of illegal goods. Moreover, burglar and thief act as a supplier and the practice of sourcing has coined the terms *supply-by-theft* (e.g., Sutton, 1995). The burglar and thief activities are highly profitable, and it motivates them to the criminal acquisition of saleable property in accordance with demand.

In the studies by Sutton (1995; 2010) on the buying and selling of stolen goods, the author manifested a positive link between the pre-demand of some commodities and its targeted-theft. The author asserted that targeted-theft is one of the effects of the standing demand for stolen goods (2010, p.5). To specify this relationship, other debriefing studies in the same arena (e.g., Clarke & Webb, 1999; Wellsmith & Burrell, 2005) have

¹ The Hindi term *Chori* denounces the English of 'stealing' and the word 'Chor' gives a meaning of 'thief.'

uncovered the relationship between some product classes and their targeted-theft. Further, former studies also discovered the targeted-theft based on the price effect of particular product classes. This mechanism is described as 'targeted-theft of hot-products,' and hot-products are labeled the same as the most desirable items in the legitimate markets (Clarke & Webb, 1999).

The officers of the law and the institutional reports show that "*Theft in Mumbai and Delhi is the most common type of crime*".² Also, "*Thieves hit 35 travelers a day on the metro*".³ Moreover, *there is a 33% rise in crime during 2018*.⁴ Products-wise, "*125 cars were stolen every day in Delhi in 2018*"⁵ and "*more than four vehicles stolen were reported stolen every hour in Delhi during 2017*"⁶, and it increased in 2018⁷. Previous reports in 2016 also demonstrate that "*vehicle thefts break all records* during 2016, and *a vehicle is stolen every 13 minutes* in Delhi"⁸.

The above reports showed a salient insight into the impact of stolen goods' demands on targeted theft. Indirectly, the causes and effect relationship of demand and supply is dubbed by the phenomenon of demand-driven supply of stolen goods. In light of the above institutional reports and coupled with statistical pieces of evidence, the theft of targeted commodities has been reported as a 'very common crime' in Mumbai and New Delhi⁹. More specifically, mobile phones¹⁰ are reported as the most common commodity as well as the most targeted product, followed by the predominant items, including baggage categories, theft of cash, and vehicles. Similarly, the statistical evidence brings

²<https://www.thehindu.com/news/cities/mumbai/news/theft-most-common-crime-in-delhi-and-mumbai/article8583240.ece?ref=tpnews>

³<https://www.hindustantimes.com/delhi-news/33-rise-in-crime-on-delhi-metro-thieves-hit-35-passengers-per-day/storyRaBoF5WnVD8JubkwZYew8M.html#:~:text=delhi%20news,33%25%20rise%20in%20crime%20on%20Delhi%20Metro%2C%20thieves%20hit%2035,compared%20to%209%2C621%20in%202016.>

⁴ <https://www.hindustantimes.com/delhi-news/33-rise-in-crime-on-delhi-metro-thieves-hit-35-passengers-per-day/story-RaBoF5WnVD8JubkwZYew8M.html>

⁵<https://www.indiatoday.in/mail-today/story/125-cars-were-stolen-everyday-in-delhi-this-year-1382532-2018-11-05>

⁶<https://www.news18.com/news/auto/more-than-four-vehicles-stolen-every-hour-in-delhi-police-1827565.html>

⁷<https://auto.economictimes.indiatimes.com/news/industry/over-5-vehicles-were-reported-stolen-every-hour-in-delhi-in-2018-police/67466017>

⁸<https://timesofindia.indiatimes.com/city/delhi/Gone-in-13-mins-Vehicle-thefts-break-all-records/articleshow/49741508.cms>

⁹<https://www.thehindu.com/news/cities/mumbai/news/theft-most-common-crime-in-delhi-and-mumbai/article8583240.ece>

¹⁰<https://www.thehindu.com/news/cities/mumbai/news/theft-most-common-crime-in-delhi-and-mumbai/article8583240.ece>

to light the notion that, rather than money, the goods and commodities which either easy to market or easy to convert into cash have appeared as the most targeted products by thieves (see, Appendix 1).

Like any market, demand for stolen goods is a crux of stolen goods' marketing mechanism where a consumer easily adopts the stolen goods. The main issue related to the demand for stolen goods is that it often leads to the conclusion of unethical consumption along with the issue of consumer misbehavior (e.g., Albers-Miller, 1999). It implies that stolen good's demand is buyer-driven, directly coming from consumer misbehavior (e.g., Robles-Avila et al., 2018). Moreover, individual willingness to receive stolen goods directly benefits thieves and fence for translating a crime into money. Also, the purchase of stolen is considered a key incentive for thieves and fences (Ted Roselius & Benton, 1973, Allen, 2000). This calls our attention to the notion of an 'invisible hand' by the buyer side to the property theft crime. This dissertation focuses primarily issue of the demand-driven supply of stolen goods.

Previous studies in social science have mainly investigated *why people steal properties but not why people buy stolen goods*, which is significant and vital to the present study. The underlying fact is that if consumer demand for stolen goods remains unchanged, then the demand for less-ethical goods will remain healthy, along with the criminal supply. Therefore, it's crucial to uncover the ethically questionable behavior of buying stolen goods and decision-making process from the consumer's side. In other words, many people who are freely approaching the stolen goods market for purchasing illicit goods, even so, research does not tackle the phenomenon academically yet. In the same vein, buying stolen goods does not gain much attention among the behaviorist in order to understand consumer behavior from the perspective of 'consumer ethics¹¹,' which may lead to an incomplete understanding of the consumer's decision-making process.

As mentioned above, both supply and demand forces drive the stolen goods market forwards. However, we approach the phenomenon of "marketing as a crime" from the vantage point of stolen goods consumption only. A principal reason to address only the consumer side of stolen goods is that a former study by Sutton (1995) underlined that consumer has the propensity to legitimize their purchase of stolen goods. The author asserted that consumers rationalize illicit behavior for personal gain. It implies that

¹¹ Consumer who are willing to benefiting from questionable behavior.

consumers rationalize their purchase of stolen goods by using excuse strategy, and in this process, consumer justifies their illicit behavior themselves to take the advantages of less-ethical choice. The study's central issue and major relevance of the research are that if a consumer compromise/adjusts his/her behavioral norms, which are internalized morally, socially, or personally, and rationalize his/her misbehavior in order to take 'advantage of stolen goods,' it may eventually lead to enhancing the demand for stolen goods.

In general, the current study focuses on the buying of stolen goods from stolen goods markets in India, locally named Chor Bazaars. Moreover, we aim to investigate the consumer's propensity to engage with stolen goods in particular. Our understanding that the study area is too comprehensive, unique, and broader to be investigated. As central to the problem, the current study focuses more on the demand side of the stolen goods' marketing in general and the 'dark-side of consumer behavior' in particular. This study attempts to uncover the issue of stolen goods purchase and identify the holistic role of consumer excuse mechanism related to stolen goods purchase. The consumer excuse mechanism is a cognitive self-defense process that mitigates any guilt behavior, particularly after violating the self-regulatory system of behavior that encompasses both internal and external sources of behavioral norms. Specifically, we delimited the research investigation into the consumer excuse mechanism in order to uncover that to what extent the purchaser of stolen goods relies on excuse mechanism, at the same time, on neutralization of behavioral discomforts, including consumer guilt. Thus, we would address various techniques of consumer's self-serving excuses and justification for the intentional purchase of stolen goods to mitigate consumer guilt who value that their self as a moral person.

Also, this study is indirectly seeking to bridge the gap between the consumer's intention-behavior from both conceptual and theoretical perspectives. The behavioral gap is described as a flexible moral choice of the ethical consumer between the ethical and less-ethical alternatives. Moreover, this notion is termed "inconsistent consumer behavior" in the consumer behavior literature. In the same vein, the study's orientation is principally focused on two interrelated assumptions in the light of stolen goods purchase. First assumption is that consumers are considered as a utility maximizer (e.g., Jones et al., 2009, p.47), and often consumers behave unethically to maximize their economic self-interest and utility (Sutton, 1995; Ferrell, 1989). These imply the humans' basic nature, and these assumptions are most apparently evidenced at the point of purchase in the retail

settings. The second assumption is the use of excuse strategy and justifications for legitimizing unethical behavior. For personal gain, a consumer uses various moral justification techniques to rationalize the misbehavior, which prompts the consumer to engage in unethical behavior with a moral feel (e.g., Sutton, 1995; Shalvi, Gino, Barkan & Ayal, 2015).

As noted, illegitimate marketing and consumer's illicit behavior are in a primitive stage in the marketing literature (World Economic Forum, 2012). As per the studies on consumer marketplace behavior, the research area is amply acknowledged that only minimal efforts have been directed to the field of criminal marketing¹². Also, empirical studies about criminal marketing are significantly less in number. The exceptional marketing phenomenon of stolen goods does not even receive enough attention to understand the problems of illicit marketing activities and its consumer behavioral aspects. Hence, the research area is still remaining as most vital to be investigated, especially from the perspective of business ethics and the tradition of ethical consumerism. So, this study offers a major opportunity to examine buyers' ethically questionable consumer behavior and the scope of criminal marketing. The present study attempts to look skeptically at the two approaches of both "the market as criminal" and "criminals in the market" while addressing the key problem that reduces crime by controlling demand and reducing consumer's willingness to buy illicit goods.

1.1. Defining the Research Problem

Consumer behavior is influenced by values and attitudes (Gregory-Smith, Smith & Winklhofer, 2013). It is also perceptible that a consumer's values, beliefs, and attitudes guide the consumer's choice as well (Li, Zhao & Yang, 2012; Vinson, Scott & Lamont, 1977; Fishbein & Ajzen, 1977). Moreover, consumer decisions are often driven by various beliefs and values, which incorporate consumer's internal and external sources of behavioral norms (i.e., ethical standards, moral principles, legal norms, and social-environmental concerns with other similar factors). Based on the consumer-oriented marketing definitions, the approach delineated marketer's central role is to understand the

¹² Criminal marketing is a sub-form of underground economical activities where the production and distribution of illicit goods are occurred and marketing activities are categorized under illegal and informal section by Portes and Haller (2010, p. 404). In criminal marketing like stolen goods marketing, "theft of goods considered as production and the fencing of goods considered as marketing" (Roselius & Benton, 1973, p.179).

human needs and wants in terms of 'value' and *deliver value* to the end consumer. In parallel, Kotler (1972) defined 'marketing as a disciplined task of creating and offering *right values* between any two parties to achieve a desired response' (p.49).

Indeed, the existing body of marketing knowledge has more evidence of 'value-centric' in marketing. Remarkably, the relationship marketing paradigm has defined the term "marketing" as a function of value creator (i.e., producers), delivers of the value (i.e., marketer), and destroyers of the value (i.e., consumer) (Vargo et al., 2010, p.220). On the contrary, former studies about the stolen goods market have demonstrated that redistribution of stolen goods is a practice of criminal marketing where the role of a thief (i.e., producer/distributor) seems to be a creator of crime. Similarly, the functions of a marketer (i.e., fence/seller) represent the role of delivering crime while where a crime is disappeared with an unknown individual, which is named as consumer/buyer. Moreover, an end-consumer is perceived as the finest beneficiary who is passively benefiting from all the collective illicit marketing activities. Here, what these seem to be indicating that value gets displaced onto the crime. In turn, the stolen goods market works out of all the so-called marketing premises and definitions. Hence, the present study makes criminal marketing phenomena more theoretically and pragmatically a relevant approach in the marketing and consumer behavior literature.

When it comes to buying, the stolen goods' purchase is a crystal-clear example of a consumer's delinquent behavior. That is, where consumer gains economic benefits at the cost of unknown victims. In essence, standing-demand for stolen goods has been demonstrated due to consumer misbehavior and unethical consumption (Albers-Miller, 1999; Sutton, 2010), which is vital to the research problem. In addition, consumers are passively benefiting from the practice of illicit marketer(ing) while actively benefiting from receiving a less-ethical choice (e.g., Vitell & Muncy, 2005). In the same vein, the consumer's role has been signified as a destroyer of crime¹³. Blakey and Goldsmith (1976) have keenly acknowledged it before, and the authors imparted that criminal redistribution systems which effectively annihilating the crime evidence by sale/purchase. In short, if a

¹³ In either sense of sale, by an exchange of the stolen goods to any unknown customer or to any general public the crime will be completely disappeared from the market with substantial proof (Chappell & Walsh, 1973). Or with the end of use, the products disappear by destroying the evidence in the sense of consumption. I.e. annihilation of evidence of the product (Blakey & Goldsmith, 1976. p.1516) Chappell, D., & Walsh, M. (1973)

fence sells stolen goods to an unknown customer, accordingly, the crime and the substantial proof will be invisible by sales via an illicit market (p.1516).

Buying and selling stolen goods affects many socioeconomic aspects; however, consumer-related theft is only addressed in the social science discipline (e.g., Schneider, 2005; Tonglet, 2002; Baumer & Rosenbaum, 1984). Moreover, these studies were mainly investigated the sociological aspect of theft-crime, including shoplifting. That is, "**Why people are stealing property, but the studies excluded why people buy stolen property**"- is the key issue we would explore in this study empirically. Equally, a former study by Nelson, Gant, and Collins (2002) probed that **why it is easy to sell stolen goods** (p.54). The study has been found that "**the most common response was the readiness of the public to receive stolen goods**"(see, Appendix-2 for the detailed summary with a graph). In light of the above studies, they pinpoint that the issue of unethical demand is translating into the problem of illicit supply and vice versa. Further, the marketability of stolen goods may magnify by consumer willingness to purchase them. If it is statistically speaking, Sheley and Bailey (1985) remarked that "**each purchase of stolen goods represents one-half of the theft.**" Simultaneously, "**the percentage of theft reduction is exactly one-half percentage of buyer reduction too**" (Sheley & Bailey,1985). Hence, this study aims to examine the consumer willingness and excuse for buying stolen goods and the study has been subjected to unethical demand rather than why people steal or why people are marketing it. In the present study, we would address what, why, and how people buy stolen goods. The research investigation would emphasize the notion of consumer willingness to buy stolen goods and how consumers morally, personally, and socially accept an unethical purchase.

According to Albers- Miller (1999), he proclaimed that demand for stolen goods is a vital issue of consumer misbehavior, where a consumer who violates the social norms and social standard. In the light of an earlier study by Sutton (1995) about buying stolen goods, the author acknowledged the buyer's tendency to rationalize the purchase of stolen goods for the sake of consumers' personal gain (p.408). In the same way, Odou and Bonnin (2014) as well as Chatzidakis, Hibbert, and Smith (2007), have concluded the consumer's inappropriate behavior. The authors asserted that regardless of the consumer's close attachment to the norms, they behave against the norms. To be precise, consumer behavior is inconsistent with the consumer's internal and external sources of norms. Often

consumer violates their significant internal and external source of norms, including ethical ideology, internalized moral belief, and social norms that they hold.

Furthermore, a former investigation has been found consumer's ability to rationalize illicit behavior and psychological risk (e.g., Sutton, 1995). The psychological risk includes negative behavioral emotions such as cognitive dissonance, moral conflict, regret, shame, consumer guilt. For instance, Sutton (1995) proclaimed that for personal gain, probably the buyers of the stolen goods rationalize their behavioral risk and questionable behavior. So, there is a common belief among the behaviorist that making excuses for buying less-ethical choices can directly influence an unethical decision (e.g., Shalvi et al., 2015; Mackenzie, 2011; Agnew & Peters, 1986; Kaptein & Van Helvoort, 2019). Here, in Indian Chor Bazaar's context, the buying behavior is taken as a situation having an ethical issue and a retail setting for consumer misbehavior. The potential of this illicit purchase has resembled to the notion that 'ethically principled and morally concerned people mostly behave unethically with a feel of morals.' Arguably, if someone copes with any moral dilemma, guilt feeling, or any ethical conflict, they may inherently rationalize or excuse their behavior for the sake of personal gain.

Shalvi et al., 2015 recognized that people behave unethically but only to some extent. So, they can benefit from their misbehavior; at the same time, they feel moral as well (Shalvi et al., 2015). This notion is entitled to selective moral disengagement in the behavioral epistemology (Bandura, 2002; Naso, 2012, p. 244). In line with the studies cited above, violating a personal standard or social standard is permissible with the different excuse mechanisms and rationalization processes. Hence, the present study assumes that the selective violation of internal or external sources of a behavioral norm can end up with permissible behavior to admit stolen goods purchase with the feeling of moral. Moreover, the current study contextualized the issue that if any anticipated or experienced negative emotion arises as a repercussion of inconsistent behavior may cope with the self-defensive mechanism.

This study assumes that ethically concerned consumers may not go for an ethical alternative always, but often they purchase less-ethical choices as well (e.g., Chatzidakis et al. 2007; Carrington et al., 2010; Eckhardt et al., 2010; Bandura, 2002). Simultaneously, the negative emotions (i.e., dissonance, moral conflict, and consumer guilt) may mitigate themselves to protect "their self" as a moral person -where the proposed concept of the consumer excuse mechanism is applied. We suggest that

consumers use the *excuse mechanism* to mitigate negative emotions due to the unfitting of a person's beliefs as moral and immoral actions. The consumer excuse mechanism is an umbrella term, which mainly includes justification, rationalization, reasoning, and neutralization techniques. Further, we assume that *the excuse mechanism* has a direct positive impact on consumers' unethical behavior. Making excuses is a form of self-defensive strategy, and people use it to protect their self as moral. In retail settings, excuse strategy may prompt consumers to admit any questionable behavior with a moral feeling. In this way, misconduct is acceptable by various excuses, although it is a morally improper and legally unacceptable decision.

Theoretically, the purchase of stolen goods challenges the validity and predictability of existing consumer decision-making theories. So, this study addresses the research problems from the consumer's decision-making point of view. For instance, former studies acknowledged that personal value, belief, attitude, and ethical judgment are considered to be better predictors of consumer behavior (Fishbein & Ajzen, 1977; Ajzen, 1991; Hunt & Vitell, 1986). Besides, these studies are broadly conceptualized within the Intention-Behavior paradigm framework, which has constituted that behavioral action is always constant with ethical judgment (i.e., attitude) and behavioral intention. Moreover, behavioral intention is considered a mediating element between attitude and behavior (e.g., Hunt & Vitell, 1986; Ajzen, 1991; Fishbein, 1980; Carrington, 2010). In marketing, consumption behaviors are widely examined based on the concrete relationship of intention-behavior. It has also spawned a significant number of behavioral predictions in marketing management and consumer behavior (Ryan, 1982, p.263).

According to the marketing theories of ethical decision making, in a situation having an ethical dilemma, an individual decision will follow their ethical judgment that subjects to different moral ideologies and moral beliefs (Hunt and Vitell, 1986; Carrington et al., 2010). According to Ajzen and Fishbein (1970), the behavioral attitude is positively related to action. However, when it comes to the stolen goods' purchase decision, it is in contrast to all the above theoretical considerations, including a general theory of marketing ethics propose by Hunt and Vitell (1986) and the theory of planned behavior proposed by Ajzen (1991). That is, the behavior is against the principle as well as the properties of the Intention-behavior paradigm of decision making. So, the purchase of stolen goods will raise a significant challenge of behavioral predictions. Moreover, consumers' behavioral inconsistency strongly intensifies the denial of the contemporary

ethical decision-making model as a predictor of actual market behavior. Simultaneously, a consumer's propensity to engage with illicit choice is equally insight into the behavioral gap, precisely, the intention-behavioral gap.

In conclusion, massive targeted-theft on some selective goods/commodities where the stolen goods market exists is sharply split into two key assumptions: (i) Pre-demand for stolen goods is derived from the consumer propensity to purchase, and the gap of ethical intention-behavior is persisted (e.g., Nelson. et al., 2002). And (ii) The pre-demand of stolen goods has an interconnection with massively targeting by burglary to meet supply with demand. In order to validate these presumptions, the present research contemplates that consumers' moral/ethical orientation is less significant than a consumer's utility maximization and economic benefits. In brief, the consumer of stolen property might be ethically or legally concerned, yet she/he violates the internal and external source of his/her norms in order to take the advantages of less-ethical choice. Throughout the study, we contextualized that buying stolen goods is a morally improper and legally unacceptable decision. Moreover, morally and socially inappropriate behavior has a positive relationship between making excuses and accepting unethical action by performing various self-defensive techniques (e.g., Cromwell & Thurman, 2003; Li & Cheng, 2013; Hinduja, 2007).

1.2. Research Objectives

The purpose of this study is to gain an understanding of consumer's engagement with stolen goods and simultaneously get a thorough insight into consumer's illicit buying behavior. More specifically, *What or why individuals are buying stolen goods and how they are engaging in stolen goods purchase decisions, yet they are morally principled* – are the key general questions that attempt to uncover in this study. Thus, the current study has focused on ethically questionable consumer behavior in terms of stolen goods buying behavior, mitigation of psychological risk associated with an illicit purchase, and neutralization of guilt behavior.

As per the former studies, many economic and non-economic factors are key determinants of illicit behavior. The economic and non-economic factors motivate a consumer to benefit from purchasing the stolen good (e.g., Albers-Miller, 1999; Casola, Kemp & Mackenzie, 2009). Likewise, a previous study found that consumer has a tendency to rationalize their purchase of stolen goods (e.g., Sutton, 1995, p. 408). The

current study aims to introduce a new conceptual framework that focuses on the excuse mechanism's role in illicit behavior to mitigate psychological distress and negative emotions. Excuse mechanism is a self-defensive strategy to protect one's moral self, and it also referred to the practice of rationalization, justification, reasoning, and neutralization strategy. We illustrate a structural model (please see page 73) based on cognitive dissonance, perceived ethical conflict, consumer guilt, consumer excuse, and neutralization and purchase of stolen goods. The consumer excuse and neutralization are placed as a crux of the model, which plays as the role of moderator variable in stolen goods purchase behavior.

Consumer excuse and neutralization techniques use as a self-defensive and coping strategy that helps a consumer to morally overcome the psychological sufferings (i.e., cognitive dissonance, ethical conflict, consumer guilt), caused by illicit behavior. Since it is assumed to moderate a guilt behavior (e.g., Fukukawa, Zaharie & Romoñi- Maniu, 2019), consumer excuse and neutralization have been placed as a moderating variable in the model. We objectified that the consumer excuse and neutralization can predict a consumer's actual market behavior, which can enlighten the body of knowledge in marketing and significant implication in the area of consumer ethics.

As we stated above, this study aims to predict and explain many causal relationships by establishing and testing the following psychological realities such as (i) behavioral inconsistency and cognitive dissonance, (ii) a consumer's perceived ethical conflict associated with the morality of the market(ing), (iii) consumer feel of guilt and influence of emotions on choice, and (iv) consumer excuse mechanism along with different excuse techniques related to the purchase of the stolen goods.

Apart from the general purpose, the study has the following specific objectives to estimate and validate the cause-and-effect relationships of exogenous variables (i.e., cognitive dissonance, ethical conflict, and consumer excuse & neutralization) and endogenous variables (i.e., consumer guilt and purchase of stolen goods) in the model (see, figure 1.1).

1. To identify consumer's actual past behavior related to the purchase of the stolen goods.
2. To examine the relationship of cognitive dissonance and ethical conflict on consumer guilt in the buyers of stolen goods.

3. To examine the effect of consumer guilt on the purchase of stolen goods in the buyers of stolen goods.
4. To predict the holistic role of consumer excuses and neutralization techniques in the purchase of the stolen goods.

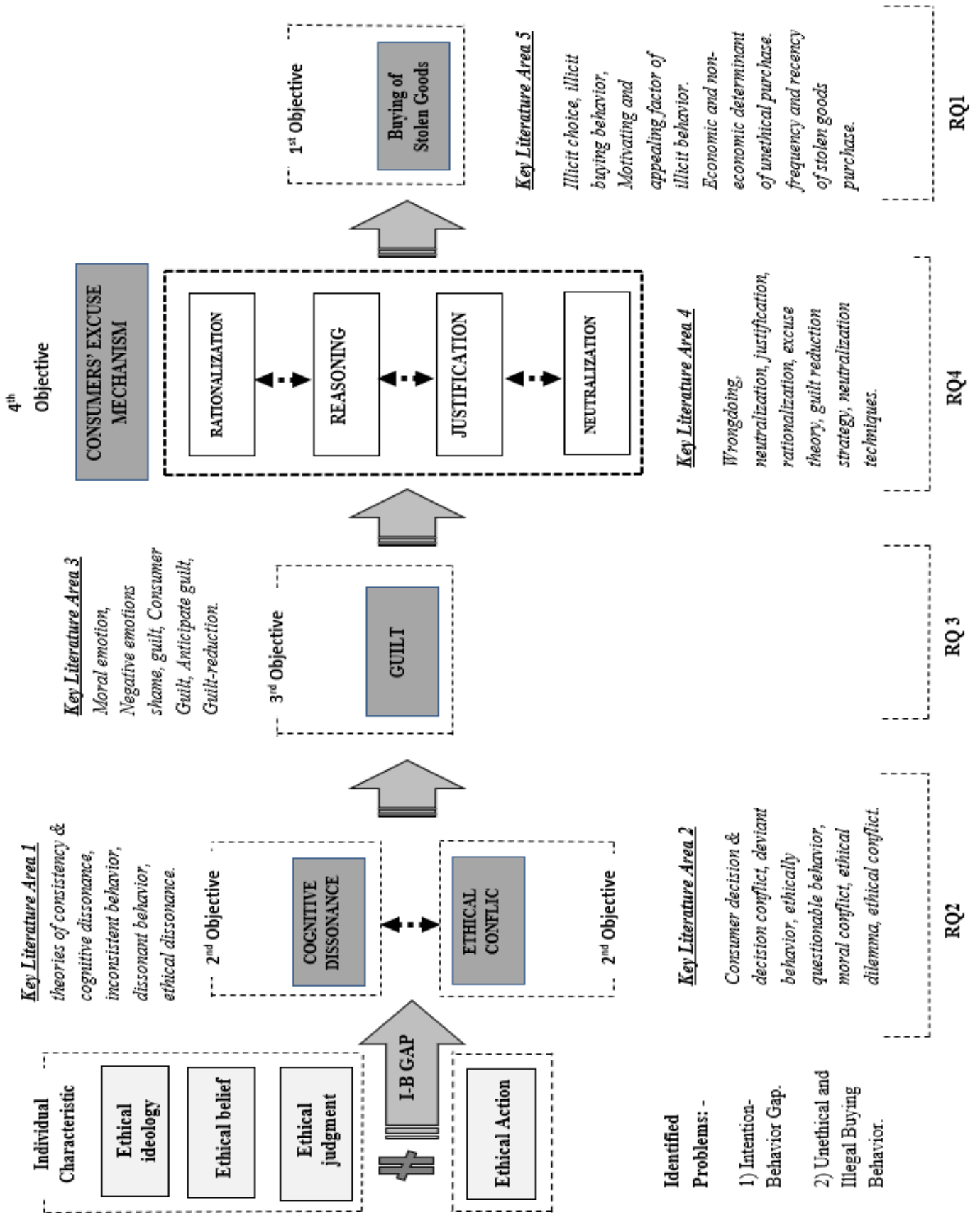


Figure 1.1. Research Objectives

1.3. Research Questions

Our research is intended to push the understanding of ethically-questionable behavior forward. Fundamentally, we aim to get an insight and answer from three generic questions, such as (i) what people usually purchase from the stolen goods market, (ii) why people buy stolen goods, and (iii) how people bring a moral face to their purchase (the central question). First of all, the 'question of what' people would buy from stolen goods can help to capture the nature of the unethical consumers' needs and wants. Secondly, we locate the 'questioning why' as an insight into the *motivating factors* of ethically questionable behavior, which is substantially explored in many previous studies (e.g., Albers-Miller, 1999). The following question stands for 'how people bring a moral face to their immoral behavior'- is a way of morally mitigating the repercussions of questionable behavior (i.e., dissonance, ethical conflict, and guilt) along with excuse mechanism. And, it has mainly fallen under the *cognitive tool of self-defenses* for morally reinterpreting the purchase of stolen goods, which to be investigated. Thus, throughout this study, we primarily attempt to uncover the behavioral, cognitive, and emotional realities related to the purchase of stolen goods. To gain thorough insight, the intriguing general questions which aforementioned are broken into many specific questions and orientations, and the study aims to answer each question distinctively and specifically.

The earlier studies related to the stolen goods market noted that some product items were most demanded and purchased by the general public. Authors Clarke and Webb (1999) entitled these categories of products under 'hot products.' It shows that some product classes and their nature influence the purchase of stolen goods. Moreover, consumers are motivated to buy a special category of product (i.e., hot products) and these products have a special consideration for stealing by thieves (Clarke & Webb, 1999). Sutton, Johnston, and Lockwood (1998) found that what stolen goods people mostly buy would explain the illegal demand. In short, illicit high demand can result in high theft (Sutton, Johnston, & Lockwood, 1998). It also signifies that willingness to purchase and frequency of stolen goods purchase is a major predictor of what to be stolen. So, supply by theft has a particular scope in the research of stolen goods marketing, and the phenomena of supply by theft have to be investigated separately. However, with the help of the question "what people usually purchase from stolen goods market", we can uncover the nature of stolen goods demand and purchase rate of stolen goods items.

Besides, many studies identified the economic and non-economic reasons to buy stolen goods (e.g., Casola, Kemp & Mackenzie, 2009; Sutton, Johnston & Lockwood, 1998; Wee et al., 1995; Freeman, 2011; Bryce & Rutter, 2005; Albers-Miller, 1999). In an early study by Sheley and Bailey (1985), the authors have uncovered the frequency of past behavior and purchase rate of stolen goods. Likewise, the correlation between what a public mostly purchases and its impact on targeted theft for supply by theft was acknowledged (e.g., Thompson, 2017; Clarke & Webb, 1999). Recently, Thompson (2017) has noticed a shift in the trend of theft, and the author has remarked that the trend of theft has shifted from money-related theft to commodity-related theft such as portable electric items. Arguably, the shift may indicate more demand for portable electric items in stolen goods markets. Hence, the concept of the purchase of stolen goods deserves/demands a special academic treatment to uncover the notion of purchase of stolen goods more profoundly. Based on the findings cited above, and in accordance with the previous studies related to the purchase of stolen, it remains significant to understand the phenomenon of purchasing stolen goods. Thus, we would know that: -

RQ1. What do people mostly purchase from the stolen goods market? How frequently and recently do they buy stolen goods?

Theories of cognitive consistency postulated that individuals are inherently motivated to hold equilibrium between their beliefs and behavior. In contrast, the disequilibrium leads to cognitive inconsistency that people seek to resolve inherently (e.g., Abelson et al., 1968). In retail settings, often people may engage in ethically-questionable behavior for self-enhancement by manipulating their internalized moral beliefs as well as violating social normative values to reach up the maximum utility or self-interest (Casola et al., 2009). A mismatch of one's belief with behavior may end-up in psychological inconsistency and cognitive dissonance. An individual may attempt to rationalize their attitude/behavior/belief/situation to restore psychological tension and disharmony (e.g., Festinger, 1957).

The current study contemplates that the stolen goods' purchase decision is not only manipulated one's internalized belief and value as a moral person but also violate society's unwritten values and social norms. Previous studies have marked psychological tension and cognitive dissonance as a repercussion of unethical behavior (e.g., Barkan, Ayal &

Ariely, 2015; Gregory-Smith, Smith & Winklhofer, 2013). On the other hand, violation of social and behavioral norms has been found as a cause for the psychological distresses such as ethical conflict, guilt, and shame in the context of consumption. Thus, we would know that: -

RQ2. Can the purchase of stolen goods induce behavioral inconsistency and ethical conflict in consumers? If so, how does cognitive dissonance and ethical conflict affect consumer guilt?

Recent research in consumer ethics indicated that the presence of guilt or anticipated guilt has a significant impact on behaving ethically. Often it seems like a regulator of behavior or motivating factor to behave ethically. Stolen goods purchaser is both unethical and illegal equally. Furthermore, the stolen goods purchase decision is not only inconsistent behavior where one's internalized moral beliefs, and personal values are mismatched with actual behavior. But also, it is a violation of societal norms and conventional values. Therefore, this study would explore consumer guilt associated with stolen goods buying decisions and consumer guilt's impact on the stolen goods buying decision-making process. Thus, the next research question aims to uncover that: -

RQ3. What is the effect of consumer guilt on the purchase of stolen goods?

Wrongdoing and making excuses are ubiquitous in illicit consumption (e.g., Shalvi, Gino, Barkan & Ayal, 2015). It addresses the question of "how" a questionable behavior is morally rationalized and "how" ethically-minded consumers behave unethically. Former studies are established various dimensions of consumers' justifications in retail settings, especially about inconsistent-dissonant behavior (e.g., Chatzidakis et al. 2007; Brunner, 2014). We incorporated "*the theory of excuse*" with "*the theory of neutralization*" in order to give a possible explanation for how ethically concerned consumers engage with a stolen goods purchase. The Consumer Excuse Mechanism is looking at a possible explanation for how ethically-minded consumers freely accept the less ethical choice with the feel of moral where they violate their internal and external source of the norm. Moreover, the concept aims to uncover how people rationalize and

mitigate their ramifications of illicit behavior, including the feel of guilt and negative emotions. Thus, the next research question points at: -

RQ4. Can the excuse mechanism with the neutralization techniques predict the purchase of stolen goods directly?

Table 1.1. *The Hierarchical Flow of the Research Objective, Research Question, and Hypothesis*

Research Aim:-		
To examine behavioral and psychological repercussions of ethically questionable consumer behavior and understand how consumer excuse mechanism influences the illicit/unethical purchase in the purchase decision of stolen goods.		
Research Objectives: -	Research Questions	Hypothesis
<i>To identify the consumer's actual past behavior related to the purchase of the stolen goods.</i>	RQ1	-
<i>To examine the relationship of cognitive dissonance and ethical conflict on consumer guilt in the buyers of stolen goods.</i>	RQ2	H1 H2
<i>To examine the effect of consumer guilt on the purchase of stolen goods in the buyers of stolen goods.</i>	RQ3	H3
<i>To predict the holistic role of consumer excuses and neutralization techniques in the purchase of the stolen goods.</i>	RQ4	H4a H4b

1.4. Definition of Key Terms

Stolen Goods Market(ing): Stolen goods market is an illicit market platform where the buying and selling of stolen goods have occurred for the general public. **The stolen goods market(ing)** is a system or criminal redistribution system that successfully facilitates the flow of demand and supply of illicit goods.

Consumer Questionable Behavior: The term encompasses ethically, morally, legally, and socially inappropriate behavior. The term includes consumer's illicit behavior,

deviant consumer behavior, and delinquent consumer behavior, including purchasing stolen goods.

Ethical Behavioral Gap: Ethical Behavioral gap is a discrepancy in consumer's ethical intentions and ethical behavior. The behavioral gap is an explicit gap that exists between consumer ethical evaluation and ethical action. This notion is referred to as the word–deed gap, which has been widely delineated as attitude-intention inconsistency in behavioral epistemology.

Cognitive Dissonance: Cognitive dissonance is an influential thought about the psychological state of inconsistency. The theory posits that people are motivated to maintain equilibrium between their belief and behavior inherently and inclined to intentionally restore the dis-equilibriums if any inconsistencies arose between the belief and observed behavior.

Ethical Conflict: Ethical conflict is psychological distress when the people behave counter to their internalized sense of what is right and wrong compared to the institution's what is right and wrong (or marketer's right and wrong).

Consumer Guilt: Guilt is acknowledged as negative self-conscious emotions, and consumption guilt has discussed how moral issues are often linked to the consumer experience of guilt. Violation of behavioral norms results in consumer guilt.

Consumer Excuse Mechanisms: The consumer excuse mechanism is a self-defensive strategy that consumers use to defend their illicit purchase behavior with justification and excuses. The justification and reasoning that allows protecting one's self-esteem as a moral. Simultaneously, consumer excuse mechanisms will enable a consumer to act any deviant action in a retail setting while holding an attachment to the ethical belief/intention.

Neutralization: Neutralization is a defense form of making excuses. It helps an individual to downplay the negative repercussions of inappropriate/norm violating behavior. The theory has proposed different neutralization techniques that people most frequently employ to excuse inappropriate or norm-breaking behavior.

1.5. Thesis Structure and Chapterization

The basic elements of the dissertation have been organized, structured, and chapterized in a systematic way. A brief overview and contents of each chapter are presented in Figure 1.2.

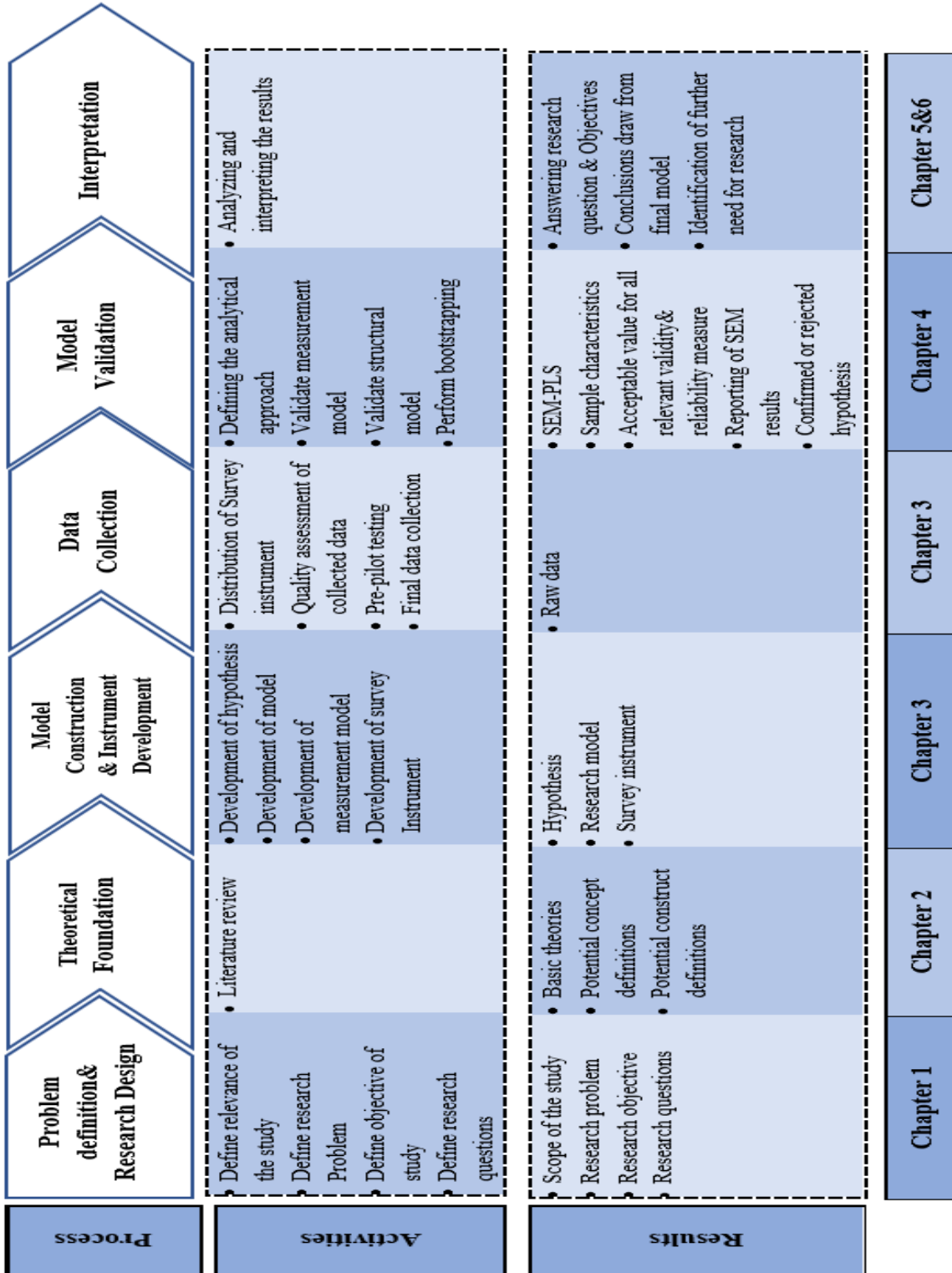


Figure 1. 2. Structure of the Dissertation

This dissertation includes six chapters, and chapters are organized as follows: -

Chapter 1: Introduction

Chapter one set out as an introduction to the study. The chapter covers the study's relevance, research problems, research objectives, and research questions. The relevance of the study aims to provide an overview of why this study is vital to be investigated. The study's relevance is evidently addressed the issue of stolen goods purchase socially and the significance of scientific research academically. Pre-existing demand stolen goods, including for hot products, and the notion of supply by theft are discussed. Rationalization and neutralization of questionable consumer behaviors are exemplified. Then, the research objectives are presented. The objectives of the study aim to set the direction of the study and what this dissertation aims to examine. The research objectives are constituted from the identified behavioral and psychological issues that cognitive, emotional, and behavioral realities related to the purchase of stolen goods. After that, the research questions are discussed. Research questions mainly encompass the general and specific research questions that aim to answer. The research questions mainly aim to find out what kind of goods are most frequently purchased and how illicit purchases and psychological repercussions of ethically questionable consumer behavior (cognitive dissonance, ethical conflict, and consumer guilt) are neutralized.

Chapter 2: Literature Review

Chapter two is made up of the reviews of the literature. The chapter covers the study's background, and it covers the literature review, theoretical review, and basic definitions of constructs, including the relevant psychological theories. A section-wise theoretical and literature review is included. Specifically, the chapter has reviewed the purchase of stolen goods and relevant theories such as cognitive dissonance, the theory of excuse, and neutralization theory.

Chapter 3: Methodology

Chapter three is set out for the research methodology and development of the measurement instrument of the study. The chapter starts with hypotheses and a proposed research model. Later, the chapter discusses the overview of research design and methodological approaches to measuring the hypothesized causal relationships. Then it

covers up the measure of constructs and new scale instrument development for latent variables. Moreover, this section explained the data collection, questionnaire design, and draft questionnaire discussion with the expert panel and pilot study. At the end of the chapter, statistical analysis for pilot data, including modification and elimination of some scales, is provided.

Chapter 4: Data Analysis

Chapter four is made up for reporting the statistical analysis and study results. In the initial part of the section, the study's analytical approach and evaluation procedure for Structural Equation Modelling are included. Moreover, the final data collection and data analysis are discussed in this chapter. For the quantitative data analysis, this section reported the key result of descriptive analysis, inferential statistical analysis, and finally, the hypothesis testing.

Chapter 5: Findings and Discussion

The fifth chapter is set out for the discussion of the main findings. This section answers our research questions and research objectives. Former theoretical evidence is cited along with our findings.

Chapter 6: Conclusion

Under this chapter, the conclusion of the study provides the limitations, suggestions for the future of the research, and the contribution of the study.

2. LITERATURE REVIEW

2.1. Introduction

This chapter begins with the literature background and theoretical underpinning of the study. This chapter uses a section-wise literature review rather than chronological-wise or author-wise/systematic review. The section-wise literature reviews' main orientation is to understand and explore the key relationship between predictive and dependent variables. Initially, the theory of cognitive dissonance, the general theory of marketing ethics, the excuse theory, and finally, the theory of delinquent and neutralization techniques are reviewed.

Indeed, this chapter includes six different sections. The first section comprises behavioral inconsistency and cognitive dissonance. In the second section, perceived ethical conflict is included. Therefore, the first two sections cover the antecedent variables of this research (i.e., cognitive dissonance and ethical conflict. Please see figure 2.2. the research's conceptual model), which are defined and summarized as psychological repercussions of purchasing stolen goods in the model. The third section is followed by consumer guilt, resulted from cognitive dissonance and ethical conflict. In the third section, the mediating role of consumer guilt is separately discussed. The fourth part has conceptualized the consumer excuse mechanism. Moreover, the neutralization theory and various multi-faced neutralization techniques are separately reviewed in the following section. At the end of the chapter, a critical summary about the purchase of stolen goods was included and broadly reviewed.

2.2. Cognitive Dissonance

As mentioned at Chapter 1, the present study aims to address the behavioral inconsistencies in consumers who behave against their positive attitude, moral judgment, and moral beliefs. Moreover, the study seeks to examine the induction of cognitive dissonance associated with questionable consumer behavior, i.e., buying stolen goods.

Theories of behavioral consistency are a prime explanation for human cognition in general. Theories of behavioral consistency posit that people are inherently motivated to maintain an equilibrium between their beliefs and behavior. Simultaneously, people are

inclined to intentionally restore the dis-equilibriums if any inconsistencies arose between their belief and observed behavior. Referring to this, the theories of behavioral consistency incorporate the following theoretical underpinnings. They are: - the symmetry theory (Newcomb, 1953), the theory of congruity (Osgood and Tannenbaum 1955), the theory of affective-cognitive consistency (Rosenberg, 1956), the theory of cognitive dissonance (Festinger 1957), and balance theory (Heider, 1958). According to these theories, behavioral inconsistencies in humans are referred to in many forms—such as a notion of asymmetry, incongruence, inconsistency, dissonance forms, and state of cognitive imbalance.

The theories imply that behavioral consistency is based on the relationship between one's held cognitions. And, cognitions are an element of a belief/knowledge that an individual holds about his perception, attitude, behavior, act, or environment, and so forth (Telci, Maden & Kantur, 2011). In other words, the theories of behavioral consistency are based on the assumption that if there is any mismatch between (among) the two (or more) held cognitions present, a psychological state of inconsistency can arouse naturally (e.g., Heider, 1958; Festinger 1957, etc.). For instance, if an idea, opinion, or reason is contradicting with a decision or agent's behavior, the agent will struggle to conclude how opinion and behavior go together, which is termed as psychologically inconsistent. Henceforth, the inconsistency may arouse either because of the different parts of the held cognitions (e.g., an idea, opinion, or knowledge) of an individual that does not match or the containing elements of cognition (e.g., an idea, opinion, or knowledge) do not agree with each other. Consequently, individuals may seek to reduce or mitigate their psychological state of inconsistency by altering their inconsistent cognition(s) that an individual held (Festinger, 1962).

Leon Festinger wrote a postscript that detailed his influential thoughts about inconsistencies in his first edition (as in 1957) of the "Theory of Cognitive Dissonance." The author also profusely predicted and narrated the complexities with distinctive aspects of a physiological state of discomfort. Moreover, the theory has awakened interest in the theoretical evidence of an individual's cognition very much. The author observed and gazed at the deep failure of individuals' reasoning of inconsistencies when one element of the cognitive elements does not follow the other elements, termed cognitive dissonance. As per Festinger (1962), individuals may not always triumphantly rationalize their behavioral inconsistencies due to some reasons. The endeavors of simplification and

rationalization of inconsistency may often fail to achieve the state of behavioral consistency, and that can produce mental discomfort- is an unpleasant feeling. Festinger (1962) has revealed various scenarios wherein a dissonance may arise (Page. 4 for other scenarios), and the following scenario is appropriate to the context of present study: -

“Dissonance may arise because two opinions are disequilibria each other. In some circumstances, one specific opinion takes part in the general opinion” (Festinger, 1962). For example, despite being an ethically-minded consumer, one may give preference for an unethical choice.

In addition to the above definition, the term cognition is described differently in different works. It was broadly defined in terms of any piece of knowledge, belief, attitude, perception, and opinion about any object, person, issue, behavior, and so forth (Littlejohn & Foss, 2005; O'Keefe, 2002; Aronson, 2004, p. 146). Littlejohn et al. (2005) imparted that the cognitive system is a very complex and comprehensive mechanism where the components of cognition, including any object, person, issue, and behavior, are interacting. As per Oshikawa (1969), an individual holds certain cognition and cognition elements, which can be any knowledge or belief about himself or his opinions, attitudes, environment, and past behavior. Moreover, mismatches of these cognitions may end up in behavioral disharmony.

The psychological state of inconsistency in individuals is always recognized by cognitive dissonance due to the applicability and popularity of Festinger's theory (Berkowitz & Devine, 1989; Alexander, 1963). However, the theory mainly emphasizes an individual's desire to reduce inconsistencies, and the tenet does not communicate more about the deviations from the accepted norms (Shalvi et al., 2015).

Compared to the other theories of behavioral consistency, Leon Festinger's initial statement about behavioral inconsistency has spawned a numerous empirical research insight over the different disciplines, including economics (e.g., James & Gutkind, 1985), management studies (Burnes, & James, 1995; Comegys, 1976), marketing and consumer studies (e.g., Rice, 1997; Telci, Maden, & Kantur, 2011; Lii, 2001) and behavioral finance (Ricciardi & Simon, 2000). Moreover, the cognitive dissonance theory has become an influential concept in psychology, social psychology, and motivation (e.g., Telci, Maden & Kantur, 2011; Kowol, 2008; Berkowitz & Devine, 1989). In the discipline of

marketing and especially in consumer behavior research, Festinger's theory has been applied to the consumer decision process. Equally, the notion of consumer-dissonance profoundly within different consumption stages is widely explored. Earlier studies' (e.g., Koller & Salzberger, 2007; Oshikawa, 1970; Nadeem, 2007) insight showed that consumer dissonance could arise in both stages of a decision, namely the pre-decision stage (e.g., Koller & Salzberger, 2007; Oshikawa, 1970) and the post-decision stage (e.g., Nadeem, 2007; Oshikawa, 1970). However, evidence in the literature shows that research has broadly studied the post-decision phase than pre-decision (Ehrlich et al., 1957), and this will be discussed later.

Festinger (1957) indicated that dissonance as an emotional dimension is an extremely painful and intolerable thing for some people (p. 266). Equally, many studies have recognized cognitive dissonance as a negative emotion. In other words, the negative emotions have been identified with various dimensionalities in the consumption context. For instance, immediate emotions (e.g., Allen, Machleit, Kleine & Notani, 2005), anticipatory or perceived emotions (e.g., Carrus, Passafaro & Bonnes, 2008), and post-decision emotions are vital among others in retail settings (e.g., O'Guinn & Faber, 1989).

Early studies have mainly applied the tenet of cognitive dissonance related to the discomfort in the context of inconsistent attitude-behavior relationships. Also, cognitive dissonance explored consumer (dis)satisfaction and its effect (i.e., discomfort) on consumer dissonance (Nadeem, 2007). Moreover, cognitive dissonance theory limited its applicability to consumer behavior and consumer decision-making by its original definition with emotional conceptualization. The theory suggested the emotional elements (state of discomfort, distress, anxiety, disharmony) and delineated the psychological distress as a dissonance state (Festinger, 1957). However, the tenet of cognitive dissonance has renewed its attention in consumer behavior by extending and expanding the dimensional explanations of cognitive dissonance theory. For instance, Sweeney et al. (2000) advanced cognitive aspects of cognitive dissonance in addition to the emotional element. Integrated with Festinger's emotional explanation of dissonance state (as psychological distress), Sweeney et al. (2000) posited that cognitive dissonance has two elements-(i) cognitive element and (ii) emotional element. Two cognitive elements of dissonance, coined the terms such as "wisdom of purchase" and "concern over deal" after a purchase (Sweeney et al. 2000). The authors proclaim that cognitive dissonance is not only a state of psychological dis-harmony (or a state of being

uncomfortable) but also has a cognitive element. Moreover, cognitive dissonance has been measured in terms of both emotional components ((dis)satisfy, anxiety, scare, pain, annoyed and so on) and cognitive components on consumer post-purchase decisions. Sweeney et al. (2000) developed a multidimensional scale for measuring consumers' cognitive dissonance after a purchase. The authors comprise their multidimensional scale with the emotional and cognitive conceptualization of dissonance. "Wisdom of purchase" and "concern over deal" both were considered as arousal components of dissonance, while experience of cognitive dissonance via psychological disharmony was measured as an emotional element of dissonance (Sweeney et al. 2000; Elliot & Devine, 1994).

Sweeney et al. (2000) indicated that Festinger's definition of cognitive dissonance did not accurately identify the nature of dissonances in the beginning. The authors asserted that there is an ambiguity about the nature of dissonance-arousal in terms of cognition or emotion. Festinger's theoretical contribution is mainly based on the cognitive nature of psychological tension, which is an antecedent by various mismatches between belief and behavior. For instance, uncertainty, anxiety, and doubt have identified the scale of consumer dissonance in early studies (Sweeney, Hausknecht & Soutar, 2000). The conceptualization of cognitive dissonance from the dimension of emotion has been marked afterward (Sweeney, Hausknecht & Soutar, 2000).

In short, the theory of dissonance was initially popularized with Leon Festinger's theoretical foundation of cognitive definitions. Correspondingly, the initial stages of research were only focused on the cognitive dimension of dissonance. According to Thibodeau and Aronson (1992), dissonance can arise when an individual who violates his self-concept rather than who holds two contradictory beliefs or attitudes. However, over time, the cognitive dissonance theory's theoretical underpinnings were even conceptualized with the non-cognitive descriptions of dissonance (Gregory-Smith, Smith, & Winklhofer, 2013).

The concept and theory of cognitive dissonance have been widely applied to the consumer and consumer decision-making process. Notably, the theory attempts to clarify the consumer decision dissonance in a consumer retail setting. The theory has been investigated consumer-dissonance within both the generic consumption context and the context of questionable consumer behavior (Carrigan & Attalla, 2001). Consumer dissonance has noticed as consumer distress from dissatisfaction in the generic context. Researchers explored the vital relationship between dissonance and satisfaction related to

the generic consumption context. For instance, many studies examined the discrepancy between actual performance and expectations performance. Moreover, the study's findings revealed that discrepancy between actual performance and expectations performance leads to psychological discomfort and an unpleasant feeling (e.g., Korgaonkar & Moschis, 1982; Montgomery & Barnes, 1993; Moore et al., 2014). Montgomery and Barnes (1993) studied the cognitive dissonance integrated with satisfaction. The study revealed that the presence of dissonance could cause or trigger the levels of satisfaction to low. Referring to this, the notion of consumer dissonance is described as post-decision dissonance in the consumer behavior literature (Korgaonkar & Moschis, 1982; Oshikawa, 1970).

Apart from the evidence of consumer-dissonance resulting from dissatisfaction and distress from the inconsistent attitude-behavioral, many consumer decision contexts have been researched the notion of cognitive dissonance. For instance, Cummings and Venkatesan (1976) alluded that phenomena of consumer-dissonance were mostly recognized within the generic consumer dissonance studies. And the study mostly focused on the decision difficulties in consumers. Many studies examined the presence of dissonance with equally attractive choices, which are unchosen or rejected by the decision agent. Likewise, it is generally sorted under the post-decision dissonance studies (e.g., Brehm, 1956; Oshikawa, 1969; Ehrlich et al., 1957; Engel, 1963; Kowol, 2008; O'Neill & Palmer, 2004).

As stated earlier, cognitive dissonance was conceptualized in terms of emotional state and psychological distress. In the same way, many studies measured dissonance in different forms, including negative emotions. For instance, a study by Menasco and Hawkins (1978) investigated cognitive dissonance in the form of a state of anxiety. That is, the state of anxiety counted as dissonance, and it measured the magnitude of post-dissonance in terms of the state of anxiety as psychological discomfort. The study was undertaken in both ethical and unethical consumption scenarios. More to the points, the study has found that purchase conditions can trigger post-dissonance, and dissonance may vary its levels of post-dissonance among consumers.

Cognitive dissonance theory by Festinger, 1957 was originally defined as three key believes in his tenet of cognitive dissonance. 1) inconsistency in the held cognition of individual results in cognitive dissonance, which is termed as an arousal nature of dissonance. 2) cognitive dissonance is a state of psychological discomfort, which

indicates the nature individual's experience of dissonance. 3) people inherently seek to reduce the psychological discomfort, which coined the term motivational element of the cognitive dissonance (Elliot & Devine, 1994). A major part of the above review was focused on the arousal of dissonance and theoretical reviews about the state of psychological distress in the consumer. However, the motivational element of the theory for mitigating dissonance is almost nil.

From the ethical point of view, the study about dissonance has found comparatively insufficient. However, few studies were conducted, and it coined the term ethical dissonance (e.g., Burchard, 2011; Barkan et al., 2015; Barkan et al., 2012.). *Ethical dissonance* is defined as a dissonance that can be experienced relating to the ethical violation, particularly when an actor behaves unethically (Barkan et al., 2012; Burchard, 2011; Barkan et al., 2015; Shalvi et al., 2015; Tsang, 2002, p. 37). These studies imply that individuals deliberately engage in 'ethical' and 'unethical' consumption. Sequentially, unethical behavior (also known as dissonant-choice behavior) has been identified as one of the arousals of cognitive dissonance and causes for negative emotions (Shalvi et al., 2015; Tsang, 2002.).

As per Becker (1968), consumers compare the cost of behaving unethically and the benefit of wrongdoing. If the benefit of unethical behavior is more against the cost/punishment, consumers often violate their ethical principles intentionally. The notion has distinguished under the intentional ethical violations for the self-benefits (economic benefits) along with a mitigation of psychological cost of wrongdoing (e.g., Shalvi et al., 2015, p.126). Moreover, the ethical dissonance instigates moral rationalization of ethical violation as a mean to reduce dissonance and restore the state of psychological harmony (Tsang, 2002, p. 37).

Another arousal of cognitive dissonance is marked within the consumer's inconsistent-behavioral context. For instance, the tradition of intention-behavior decision-making model postulated that individuals might focus on the consistency or match between their internalized belief, attitude, and behavior (e.g., Vallacher, 1992; Hunt and Vitell, 1986; Ajzen, 1991). Inconsistent-consumer behavior elicited the occurrence of cognitive dissonance due to the discrepancy among the relationship of one's ethical belief, attitude, and behavior. As per Gruber and Schlegelmilch (2014), their study implies that dissonance could have present where behaviors are inconsistent with the norms, attitudes, and actions. Moreover, intention-behavior gap is likely to occur wherein

ethical failure occurs or break of moral code and ethical judgment happens. The notion is coined the term *ethical dissonance* in the literature of consumer behavior (e.g., Barkan et al., 2012; Burchard, 2011; Barkan et al., 2015). In line with the definition of *ethical dissonance*, many studies demonstrated that inconsistent behavior is a shred of evidence for the arousal of consumer-dissonance among ethically minded people while behaving unethically (e.g., Szmigin et al., 2009; McEachern, Warnaby, Carrigan & Szmigin, 2010). According to Gregory-Smith et al. (2013), if consumers are conscious about their dissonant-choice behavior, then cognitive dissonance will be more present.

When we look over the past studies related to the theory of dissonance, Festinger's theory of dissonance is mainly treated under the behaving against the formed attitude at the initial stages. According to Van Veen et al. (2009), the cognitive theory was mostly and frequently applied theory to the study area of attitude-behavior relationship and attitude-behavior gap. For instance, Van Veen et al. (2009) stated that conflict of behavior with formed attitudes might lead to the experience of cognitive dissonance, especially in the context of ethical consumption. In line with their study and finding that strengthens the assumption of dissonant behavior and arousal of dissonance. Several studies demonstrated the attitude-behavior gap as an arousal of dissonance (Gregory-Smith, Smith & Winklhofer, 2013; Chatzidakis, Hibbert & Smith, 2007). As per the findings of these studies, the appearance of intention (attitude)-behavior gaps is also a key driver of dissonance and negative emotions. A principal conclusion from these studies is that cognitive dissonance can occur due to consumers' behavioral gaps.

Many theories postulate the techniques for mitigating cognitive dissonance. Initially, Festinger (1957) proposed some methods for decreasing cognitive dissonance. For instance, seeing a decision with little significant or low involvement is one of them. Avoiding a decision or making a collective one that leads to mitigating anticipated dissonance is another method. Likewise, Festinger emphasis that people often alter the attitude correspond to the behavior to restore the state of disharmony. In addition to Festinger's (1957) mode of dissonance reduction, there are different approaches to step down the dissonance state. Firstly, altering an individual's attitude or behavior and secondly, seeming the decision less important than its reality. It implies that the trivialization of a decision is used as a coping strategy for diminishing the significance of the elements dissonant (Stalder & Baron, 1998; Gosling et al., 2006; Peretti- Watel, 2003; Simon, Greenberg & Brehm, 1995).

In contrast to other approaches, the neutralization approach was found unique in dissonance mitigation. The neutralization approach is a dissonance reduction mode but without any attitude and behavior changes (e.g., Peretti- Watel, 2003; Gosling, Denizeau & Oberlé, 2006). The neutralization mode of dissonance reduction is a technique that restores the psychological equilibrium by momentarily lifting the norm by adding an extra excuse rather than erasing the discrepancy between belief and action (Chatzidaki et al., 2009; Chatzidakis et al., 2007; Heath, 2008).

In order to manage and reduce the consumer's cognitive dissonance, former studies in consumer behavior have enhanced the additional explanations in terms of dissonance-management strategy. Rationalization of dissonance manifested as a key dissonance-management strategy in consumer behavior, which intensifies understanding how people succeed in the contradiction between belief and behavior from a moral perspective. The cognitive dissonance that consumers can reduce by modifying their moral values with the purpose of mitigation of the state of psychological tension (Östling, 2009). A former study (e.g., Gregory-Smith et al., 2013) shows that consumers may employ the dissonance-management strategy to maintain psychological equilibrium. Riekkinen's (2016) investigation found a wider adoption of consumer neutralization incorporated with dissonance behavior. According to Maruna and Copes (2005), the neutralization theory is closely linked to cognitive dissonance theory. But still, the comparative study of both is very less because two theories were developed independently.

2.3. Ethical Conflict

The purchase of stolen goods is morally an unethical and technically illegal form of consumer decision (Tonglet, 2002; Robles-Avila Vasquez-Parraga, 2018). Moreover, buying stolen goods insights into two key understandings that (i) buying stolen goods is not only manipulating one's internalized beliefs and values but also (ii) violates rules, conventional values, and social norms (Chatzidakis et al., 2007). Therefore, beyond the psychological inconsistency and cognitive dissonance, the current study aims to explore the perception of ethical conflict associated with buying stolen goods.

Conceptualization of Ethical Conflict

From moral viewpoints, Falcó-Pegueroles et al. (2013) stated that difficulties in individuals for making a morally right decision generate ethical conflict (p. 2). Referring

to it, various purchase scenarios and unethical consumption contexts have the potentiality to generate ethical conflict. Ethical conflict is defined as an analogous notion of moral distress, for instance, Jameton's (1984) definition of ethical conflict. The author delineated the ethical conflict as moral distress for the decision agent. Different types of ethical conflict were identified by Jameton (1984) in the nursing professionals. Moral uncertainty, moral dilemma, and moral distress are three types of ethical conflict suggested by the author.

Ethical conflict impact differently on the decision agents. As per the findings of Falcó-Pegueroles et al. (2013), the absence of ethical conflict leads to ethical well-being, while the presence of ethical conflict may end up in different types of ethical conflict based on the degree of ethical conflict experienced by the decision agent. The authors categorized that moral uncertainty, moral dilemma, moral distress, and moral outrage are the different states of ethical conflict based on the degree of ethical conflict (p. 2). Moral uncertainty indicates a low level of ethical conflict, and moral outrage results from a higher level of ethical conflict (Falcó-Pegueroles et al., 2013).

If we contextualize the word "conflict" with consumers and consumers' decision-making, former studies acknowledged two kinds of conflict and its treatments in the consumer behavior literature. Firstly, a conflict can result from various alternatives, and the situation has been identified as a decision-conflict under the literature of ethical decision making. Next, conflict arises from an unethical climate or due to unethical alternatives, termed as ethical conflict. Related to the notion of perceived conflict, various conflict-inducing scenarios were identified, and these scenarios help to improve the key understanding of decision-making situations wherein the decision-conflict may arise. For example, psychologist Lewin in 1935 has introduced a basic approach to conflict with many dimensions of generating the decision-conflict. Basically, four conflict-inducing decision scenarios have coined the terms such as an "*approach–approach conflict, approach-avoidance conflict, avoidance–avoidance conflict, and multiple approach-avoidance conflicts*" (Epstein, 1978). The approach–approach conflict arises when people must choose between two equally desirable alternatives. The avoidance–avoidance conflict arises when an individual must choose between two equally unattractive alternatives. The approach-avoidance conflict arises when one alternative has both attractive and unattractive features. Conflicts of approach-avoidance is a choice that has both desirable and undesirable features like purchase of stolen good.

Finally, multiple approach-avoidance conflicts arise when people must choose between two desirable alternatives, each of which both attractive and unattractive features (e.g., Epstein, 1978). The purchase of stolen goods has positive features (i.e., economic gain) and negative reasons (i.e., less-ethical choice). In line with the definitions of decision-conflict, Brehm (1956) has initially investigated the "choice-conflict" with cognitive dissonance theory to improve the descriptive of theory in consumer decision-making. The author's integrated model has identified a positive relationship between choice-conflict and feelings of cognitive dissonance. In addition to that, a choice-related conflict is also defined, especially decision conflict about a product and its attribute. For example, Nagpal and Krishnamurthy (2007) studied the presence of decision-conflict to hold a decision between two unattractive alternatives or hold a decision between two equally attractive choices on a generic decision situation. The study found that a decision between two unattractive alternatives is more challenging than making a decision between two equally attractive choices. It implies that the task of choosing one alternative where the judgment of attractiveness is equally matched to two or more attractive alternatives.

As stated above, the ethical conflict has been identified as an antecedent to negative emotion in consumer behavior literature. Indeed, conflict and dissonance have established a strong relationship, and often the conflict translates into dissonance (Van Veen et al., 2009; Festinger, 1964). Nevertheless, situations of conflict-decision were separately addressed and investigated in consumer behavior literature. For instance, Festinger (1964) has distinguished the notion of a conflict situation from the notion of a dissonance situation. The author identified and asserted that these two notions are unlike but analogous. When it comes to the notion of conflict-decision, which is marked in terms of the process of gathering, processing, and evaluating choice information with an alternative (ethical/unethical) choice while dissonance results as an effect of conflict (Festinger, 1964, p. 8, for further details). In other words, Oshikawa (1970) ascertained the functional relationships of two notions. Consistent with the author's assertion, it is possible to classify them under two circumstances. The author stated that conflict is a pre-decision mechanism where the dissonance is specified as a post-decision mechanism.

Apart from the choice-conflict and decision-conflict, the ethical consumerism literature acknowledged the ethical conflict in the decision-making process (Telci et al., 2011; Barkan et al., 2015; Gregory-Smith et al., 2013; Casola et al., 2009). The ethical

conflict is described as a course of action that is incompatible with the decision maker's moral beliefs and values (Barkan, Ayal, & Ariely, 2015). If choosing morally less-ethical alternatives, one's concern for the moral issue/ethical dilemma can trigger a series of psychological, including cognitive state of conflict (Shaw & Clarke, 1999, p.116).

If we examine the former studies about the ethical conflict, most of the studies described the tenet's emotional underpinning. As per those studies, ethical conflict is a state of mind of a decision agent. Broadly, ethical conflict is psychological distress when the people behave counter to their internalized sense of what is right and wrong, compared to (an institution's) what is right and wrong (Kammeyer-Mueller, Simon & Rich, 2012). Moreover, ethical conflict may arise when a consumer feels pressure to make a decision that is inconsistent with his/her beliefs of what is right or feels to be right (Dubinsky & Ingram, 1984). From the vantage point of socially undesirable and questionable behavior, the ethical conflict is described as an ambiguity where a decision could be seen as unlawful or socially inappropriate to a third party (Moser, 1988, p. 383). In the literature, the notion of experience of ethical conflicts was marked where an individual's value of morality/individual's standard of value go contrast to the value of an organization or moral standards of an institution (e.g., Gaudine, & Thorne, 2012; Gaudine, & Thorne, 2000; Dubinsky & Ingram, 1984).

There are many conflict-inducing scenarios were noticed, and the effect of conflict-inducing scenarios can vary from context to context and person to person. Moser (1988) has investigated many causes of ethical conflict at the workplace and the effects of ethical conflict on productivity (p.384). The author found that ethical conflict has a negative impact on an individual's job performance and subsequent productivity. The author asserts that socially irresponsible behaviors, including illegal actions, can cause ethical conflicts (p.383). More to the points, the study clearly alluded that experience of ethical conflict will be subjected to an individual's perception regarding his or her (un)ethical situation and his own personal set of values (p.385).

Apart from the above findings, some previous studies have also examined the determinant of ethical conflict arousal from the point of unfitting values within an organization. Studies disclose the arousal of ethical conflict due to the ethical value gap between employees and organizations. For instance, Schwepker (1999) found that ethical conflict results from the value-gap between an individual's ethical values and the value of institution or management value. Moreover, incongruence in ethical values was counted

to be a significant determinant of ethical conflict. Likewise, Valentine et al. (2014) examined the perceived ethical conflict among employees at an organizational level, which was defined as role conflict among workers. Firstly, the study highlighted that ethical context reduces the perception of ethical conflict among employees. Secondly, the study found that the discrepancy between employees' expectations about the organization's performance in terms of ethical operation and actual performance can cause ethical conflict. Thirdly, the study concluded that reduced ethical conflict has a strong positive work attitude and intention to continue working.

Schwepker et al. (1997) believe that ethical climate is an influential factor for perceiving the ethical conflict. The authors examined the significant relationship among the ethical climate, ethical choice, and ethical conflict. The study asserts that ethical climate is a significant factor that directly impacts ethical choice for making an ethical decision. The study concluded that an atmosphere of ethical climate is negatively related to the perceived ethical conflict. In an earlier study by Gaudine and Thorne (2012) in the health care sector, the authors manifested that the absence of organizational values and lack of organizational commitments are strongly associated with the experience of ethical conflict and stress among nurses.

Ethical conflict has a close relationship with the definitions of moral philosophies too. In the light of available literature, the ethics-based conflict is delineated the term ethical conflict along with several concepts of moral philosophies, including deontological and teleological theories of ethics (Ditto & Liu, 2011, p.9). When it comes to the area of marketing studies, the term ethical conflict includes many remarkable areas. For instance, the concepts of management ethics (e.g., Fasching, 1981), corporate responsibility, and corporate social responsibility (e.g., Foote, 1981; Jones, 1980), social responsibility (e.g., Drucker, 1984), and business ethics (e.g., Williams, 1982). These areas are underlined decision scenarios where ethical conflicts were mainly noticed. In short, ethical conflicts were applied to situations wherein a decision violates the individual standard of values or responsibilities, and the decision may be considered illegitimate or socially inappropriate by the decision agent or others.

When we examine the literature of ethics, evidence of the ethical conflict was mainly addressed from a seller aspect in the marketing research (e.g., Dubinsky & Ingram, 1984) and ethical conflict within the medical professionals (e.g., Gaudine & Thorne, 2000). In contrast, the consumer's ethical conflict remains relatively unstudied, especially

related to unethical consumption. Indeed, in the light of the cases we mentioned earlier, the ethical conflict may occur at the point of purchase. It may face (un)ethical consumers where an individual consumer's moral standards mismatch with a marketer's marketing standard. Simply, it is termed as an ethically challenged buying situation, which is out of legitimate marketing standards.

As aforesaid, mismatches between intention and behavior are considered to be a reason for feeling ethical conflict. In addition to the behavioral gap, ethical conflict may occur due to or from ethical-gap with recognizing ethical dilemmas. The term "ethic gap" was postulated by Hunt and Vitell in 1986. The authors defined the ethic gap as a distance between one's ethical idea, belief, or ideology of what is ethical from the others. The ethical gap and behavioral gap are conceptually and theoretically different; behavioral gap is defined as a gap between one's mind-and-action that is connoted as an inconsistent behavior in terms of a mismatch between one's moral intention and action (Dawkins, 1993). The ethical gap is remarked as interpersonal, while the behavioral gap is intrapersonal in nature (Ditto & Liu, 2011).

Conflict of ethical gap not only occurs at the individual level but also at the institutional level. In other words, the ethical-gap can happen in the marketing and retail settings, where ethical standards mismatch between an individual consumer and market institutions (or retailers) with choice behavior. In marketing, the ethical gap reflects where the gap exists between what marketers deliver (e.g., non-legitimate/illicit goods) and what society expects from a marketer as a consumer (Hunt & Vitell, 2006). Therefore, the ethical-gap which mainly exists between a marketer and members of society, named as consumers. The broader conceptualization of ethical-gap in the literature is that ethical gap conflict designates that it may result in individual and institutional levels.

Often an individual confronts an ethical conflict antecedent by an ethical dilemma. Moreover, former studies were familiar with incorporating both two concepts, such as ethical conflict and ethical dilemmas. A study found that acknowledgment of ethical dilemmas at the point of purchase can arise ethical conflict when an individual believes that the chosen alternative/decision seems to be dilemmatic in nature (Ditto & Liu, 2011). Based on the marketing ethics theory, ethical conflict may occur due to serious ethical disagreement. It occurs when a decision does not follow any deontological and teleological consideration or internalized moral beliefs that a decision violates it (Vitell & Hunt, 1990).

More to the points, the general theory of marketing ethics was proposed by Hunt and Vitell (1986). It has introduced a sophisticated model along with two significant moral philosophies to arrive at a conclusion on ethical judgment. According to the H-V model, moral evaluation can state any action's moral position (e.g., Hunt & Vitell, 1986). The two major normative principles that have been used in the model are (i) Deontological theories and (ii) Teleological theories (p.6). As the theory and logic of marketing ethics suggest, to identify the behavioral intention regards to less-ethical alternative, the consumer might take a decision on ethical norms (deontology theories) against the anticipated consequences (teleology theories) to constitute their ethical judgment and the ethical judgment translate into the ethical intention (Ferrell, Gresham & Fraedrich, 1989). Moreover, an unethical choice may result in the perception of a moral conflict that she/he sought to resolve by ethical alternatives. In against the conceptual and theoretical explanation of the ethical theory, consumer ethics literature has acknowledged several consumer decisions (for instance, shoplifting, piracy product consumption, counterfeit, stolen goods purchase) that copes with the serious ethical conflict and moral disagreement however, yet people intend to purchase. This phenomenon has raised many challenges to the validation of the existing ethical decision-making theories (e.g., Cromwell & Thurman, 2003; Wee et al., 1995; Casola et al., 2009).

Ethical gaps were used to distinguish market orientation and consumer buying motivation. For instance, Grayson (2014) distinguished the disproportions between the logic of "market economy" and "moral economy" related to the praxis of definition of ethical-gap. The present study is looking forward to investigating the relationship between consumer feel of ethical conflict led by the ethical gap, postulated by Hunt and Vitell (1986). Ethical conflict is described as an experience of emotional distress or stress (e.g., Gaudine & Thorne, 2012). It can result from the lack of fit between consumers' moral values and ethics of business/organization/institution (Edwards, 1996).

2.4. Guilt and Consumer Guilt

A choice can be influenced by many positive and negative appeals, including guilt (Bagozzi et al., 1998). In the present study, one of the key purposes is to explore the evidence of consumer guilt related to the purchase of stolen goods and their influence on consumer decision-making. The current research also aims to understand what roles guilt

plays in the purchase of stolen goods decision-making, due to perceived ethical conflict and cognitive dissonance.

Guilt has been described as a moral emotion determined by the appraisal of the moral violation and negative behavioral consequences that result from lack of self-control where an individual violates a behavioral norm or broken some law and code (O'Hear, 1976). From an ethical point of view, the feeling of guilt was conceptualized as moral emotion that is significant for discouraging anti-social behavior (Cohen et al., 2011). Guilt has been acknowledged as a negative self-conscious emotion (Cohen, 2010; Dahl et al., 2003). If we describe the word guilt itself, the definition of guilt has been found in three different ways. Initially, guilt was delineated as a consequence of an individual's self-control failure (e.g., Zemack-Rugar, Corus & Brinberg, 2012). Similarly, guilt was marked as a motivational determinant for behavioral control (Baumeister et al., 1995), i.e., the motivational nature of guilt. Secondly, the definitions of guilt were differentiated as a state of feeling (i.e., emotional state) and trait (i.e., unstable personal traits) (Tangney & Dearing, 2002; Kugler & Jones, 1992; Cohen, 2010). However, most of the studies attempt to describe guilt as an emotional state of feeling. Finally, guilt was defined in terms of self-conscious emotional experiences related to others. In line with the former studies, guilt was mostly defined with shame. Also, both terms were used interchangeably to negative emotions (e.g., Edelstein & Shaver, 2007; Tangney & Dearing, 2002; Tangney, 1999).

As mentioned above, shame was often used as analogous to guilt. That is, the feelings of shame and guilt have been described as interchangeable along with coexisting manner, but conceptually it has separate denotation. The guilt and shame were distinguished on the basis of interpersonal induction of negative emotion and intrapersonal induction of negative emotion. The feeling of guilt was mostly presented in the form of a negative emotion/feeling of responsibility acknowledged by the private appraisal of failure caused by personal behavior. However, shame is a negative emotion or feeling of responsibility acknowledged by the public appraisal of failure caused by personal behavior (e.g., Huhmann & Brotherton, 1997; Brennan & Binney, 2010; Agrawal & Duhachek, 2010).

In other words, guilt is more-close to one's self, while shame is more-close to one's behavior (Cohen, 2010; Chun, Patrick & MacInnis, 2007; Duhachek et al., 2012). In addition to the guilt, other dimensions of self-conscious emotional experiences have been

identified along with consumer decisions; they are remorseful, shameful, nervous, anxious, and embarrassed (e.g., Brennan & Binney, 2010; Bonsu & Main, 2006).

Guilt is a pervasive part of everyone's life, including consumers. Guilt has been identified as consumer guilt in the contexts of consumption (e.g., Dahl, Honea & Manchanda, 2003; Burnett & Lunsford, 1994). Primarily, guilt reported as a self-reported repercussion of behavior results from various reasons, including the manifestation of one's failure to regulate behavior. In addition, it antecedents by recognizing the failure of behavioral control or having failed to achieve a goal. Moreover, it may result from violating one's internalized personal moral principle or external norms of behavior, including social standards (Watson & Spence, 2007; Bonsu & Main, 2006; Boujbel, 2007). The consumer guilty has been reported as negative feelings incompatible with consumers' unethical choices (Marks & Mayo, 1991).

There are several pieces of theoretical evidence about guilt in consumer behavior literature. Many studies have identified the notion of guilt, various dimensions of guilt, and its vital role in the consumer decision-making process (e.g., Brennan & Binney, 2010; Burnett & Lunsford, 1994; Lascu, 1991; Chatzidakis, 2015). Consistent with previous studies' findings, many authors assert that consumer guilt is present with the violation of norms, particularly the violation of one's value and moral belief (Chun, Patrick & MacInnis, 2007; Hunt and Vitell, 1986). Within the consumption scenarios, consumer guilt has been found as a significant negative emotion at the different stages of individual decision-making processes, including purchase scenarios, consumption circumstances, and disposal situations (e.g., Dahl, Honea & Manchanda, 2003; Steenhaut & Van Kenhove, 2006a & 2006b). Marks and Mayo (1991) acknowledged the presence of negative emotions while choosing an alternative and choice-making. The authors alluded that consumers who choose an unethical alternative against their ethical/neutral alternatives can end up with a feeling of guilt.

In addition, the negative emotion was explored along with the various aspect of consumer decisions, including the guilt result from choice-conflict, decision-conflict, and feelings of guilt from rejected alternatives (e.g., Brehm, 1956). Moreover, if a consumer decision harms anybody at any stage of consumption (during purchase, in usage situation; disposal stage even), it may lead to the experience of guilt (Steenhaut & Van Kenhove, 2006b). If we investigate the potential role of feel guilt within the area of ethically questionable consumers, consumer situation has been recognized as an inducing factor

for feeling consumer guilt, particularly for selecting a less-ethical choice (e.g., Hung-Jen, Long-Chuan & Lin, 2011; Marks and Mayo, 1991). Likewise, if someone engages in an opportunistic behavior to obtain an unethical choice, which is considered an ethically questionable behavior, Steenhaut and Van Kenhove (2005) recognizes a trade-off between opportunistic drive and consumer experiences of feeling guilt.

Previous studies in consumer behavior have been captured some solid links between ethical dilemmas and guilt feelings (e.g., Ghingold, 1981). In general, guilt has been counted to be a moral emotion that incorporates moral guilt. Therefore, there is a possibility for potential relationships between unethical consumption and the experience of consumer guilt. Negative emotion may also arise from the chosen alternative wherein a decision is against their ethical, moral philosophies or choice violates one's beliefs, values, and norms, which is referred to as consumer guilt (Burnett & Lunsford, 1994).

There are several dimensions of guilt that have been remarked in the literature of consumer behavior (e.g., Brennan & Binney, 2010; Burnett & Lunsford, 1994; Lascu, 1991; Chatzidakis, 2015). Burnett and Lunsford (1994) have distinguished and listed four different dimensions of consumption-related guilt in the consumer guilt context; they are (i) health guilt, (ii) financial guilt, (iii) moral guilt, and (iv) financial responsibility guilt. According to Burnett and Lunsford (1994), moral guilt takes place when a situation or alternative that violates one's internalized moral belief and personal values (go to-Burnett & Lunsford, (1994) -for a further understanding). Further, Dahl et al. (2003) have manifested three broad dimensions of guilt embedded with guilt emerging circumstances in a consumption scenario. The authors emphasize that guilt can be experienced by anybody who cope with the failure of self-regulation, for the following reasons: (1) guilt related to oneself, (2) guilt related to societal standards, and (3) guilt related to others.

Feeling guilt was identified in different stages of behavior. Feeling of guilt has found that *reactive states* and *anticipatory states* of guilt, which can arise in both situations like decisions not to purchase or decisions to purchase (e.g., Rawlings, 1970; Burnett & Lunsford, 1994). The guilt state can be either reactive or anticipatory in nature, which means feelings of guilt can be experienced before or after the purchase decisions (Burnett & Lunsford, 1994). The guilt is examined in terms of *anticipated guilt* and *perceived guilt*. For instance, the reactive state of guilt is mainly experienced after a guilt behavior, while the anticipatory state is occurred prior to a guilt behavior (Burnett & Lunsford, 1994).

Similarly, the vital presence of anticipated guilt and its significant role in the ethically questionable consumer decision scenario is also identified (Steenhaut, & Van Kenhove, 2006a). It shows that every consumer decision relies not only on the cognitive cost-benefit evaluation but also on consumers' emotional state as a significant factor (Chorus, Cranenburgh & Dekker, 2014). Former studies assert that anticipated guilt has the potential to influence an individual's intention to perform and not to perform a given action (e.g., Lwin & Phau, 2009; Perugini & Bagozzi, 2004; Chun, Patrick & MacInnis, 2007). For instance, often anticipating guilt was deployed as a consumer motivation for consumer self-regulation regard to impulsive behavior (Chun, Patrick & MacInnis, 2007). In other words, guilt is one of the key emotional experiences that was identified as inducing factors in individual decision making. Guilt can influence any decision-making process, including consumers' future behavior (Marks & Mayo, 1991; Mayo et al., 1991; Hunt and Vitell, 1986). Consumer guilt has gained special attention among researchers, particularly the researchers examined the role of consumer guilt in ethical decision-making (e.g., Chatzidakis, 2015; Burnett & Lunsford, 1994; Hung-Jen, Long-Chuan & Lin, 2011). Likewise, the concept of anticipating guilt has gained special attention, particularly in the studies of consumer's unethical decision-making (e.g., Hung-Jen, Long-Chuan & Lin, 2011).

2.4.1. Mediating Role of Guilt in Ethical Decision Making

The role of emotions has been found as a complex function in human behavior that often motivates, directs, and regulates human actions. Guilt plays a different role in different consumption scenarios, including as a mediator in the decision-making process. Previous studies found that guilt has significant implications for motivating and self-regulating behavior (e.g., Amodio, Devine & Harmon-Jones, 2007). Therefore, in addition to the evidence of the experience of guilt as a state of negative emotion, we look at the different roles of guilt in consumer decision-making. This part focuses on what role guilt plays in decision-making in general and investigates the mediating role of guilt in particular.

Guilt commonly acts as a regulatory role in human behavior. A self-regulatory approach to consumer guilt demonstrates that guilt works as a mechanism of consumer self-regulation in many consumption situations (i.e., behavioral regulation). In turn, behavioral regulation failure can result in a feeling of negative emotion (Haidt, 2003;

Eisenberg, 2000). For instance, in the context of impulsive buying behavior, consumer guilt has been explored as a self-regulation mechanism (e.g., Yi & Baumgartner, 2011). As per Tangney, 1995; Baumeister et al., 1994; Baumeister et al. 1995, the authors consider guilt as an action control-mechanism in the decision-making process that can interrupt a behavior from doing wrong or behavioral failure control. De Rivera (1984) stated that based on the emotion they experience, people adjust their behavioral patterns as well as the nature of their behavior with others. The author noted that emotion's role was found to enhance the values of the relationship between an individual and other. Moreover, emotion also an important reason to adjust the relationship between the person and other, especially for maximizing the value of the relationship between an individual and other.

Compared to other negative emotions like consumer regrets, consumer guilt is a powerful human feeling that has found a direct link between emotions and ethical intention (Gregory-Smith, Smith & Winklhofer, 2013). Suppose, an individual intends to perform an ethically questionable action, in this case, anticipated negative emotions may refrain an action from performing it (Steenhaut & Van Kenhove, 2006a) or may trigger the intention to neutralize the consumer guilt to restore the abnormalities of emotions (Chatzidakis, 2015). A situation in which ethically concerned consumer benefits at the cost of unethical behavior can evoke consumer moral guilt (Steenhaut & Van Kenhove, 2006a). Consistent with the tenet of cognitive dissonance, the feel of negative emotion follows a decision setback (Festinger, 1957). It indicates that a decision agent's recognition of regret may cause the decision reversal, such as reversing a former choice and choosing an alternative they had initially rejected.

For regulating a questionable behavior, guilt functions as a motivational factor (Lindsay-Hartz, De Rivera & Mascolo, 1995; Amodio, Devine & Harmon-Jones, 2007). The motivation-related role of guilt in ethical consumerism research demonstrates that behavior is motivated by consumer's beliefs, personal values, and moral ideologies. The absence of it may end up in an experience of negative emotion and guilt appeal to uphold it. Often, guilt plays a motivational factor in controlling behavior (Baumeister et al., 1995). Likewise, the study found that guilt acts as behavioral motivation—the presence of anticipated guilt functions as a behavioral motivation (e.g., Massi Lindsey, 2005).

In addition to the above explanations, many authors have acknowledged that feeling of guilt in the past behavior directly impacts future behavior. A consumer's self-conscious

emotions play as a key factor to motivate action in a future behavior (e.g., Dahl, Honea & Manchanda, 2003; Amodio, Devine & Harmon-Jones, 2007). It also works as a key determinant even for ethical behavior in the future. Specifically, guilt can be a motivator for ethical consumption (e.g., Antonetti & Maklan, 2014a; 2014b). For instance, previous studies remarked that one's negative feelings from a guilt-driven choice, including purchasing unethical or less ethical products, could enhance consumers' future intention to choose ethical alternatives. And, consumers' past negative action dissonance behavior may motivate them to connect ethical brands. Moreover, Newman and Trump (2017) identified and demonstrated the motivating aspects of guilt between ethical and less ethical alternatives.

The guilt has been used for de-marketing techniques along with guilt's motivational element in the marketing discipline. These efforts mainly use a marketer to reduce demand, especially for discouraging customers' unwanted behavior by educating perceived negative consequences of behavior (Burnett & Lunsford, 1994). For instance, unwanted-consumer consumption behavior includes drug usage, alcohol consumption, smoking, etc. According to Burnett and Lunsford (1994), the effect of anticipated guilt can signal that some choices or particular behavior are unacceptable, undesirable, and the behavior must be regulated, which should be avoided or interrupted. In this way, negative consumer emotions and the notion of guilt can emerge as a regulator of human conduct. Moreover, its role acts as a mediator of negative emotion in human behavior (Chatzidakis, 2015; Antonetti & Baines, 2015). Therefore, guilt was used as a persuasion tactic to stimulate the consumers' intention to ignore unwanted behavior (Burnett & Lunsford, 1994).

The feeling of guilt was a vital self-reported emotion in consumer (mis)behavior having ethical content (e.g., Marks & Mayo, 1991; Steenhaut & Van Kenhove, 2006b et al.). Specifically, in the case of anticipated guilt, anticipated guilt can play a mediating role between consumer's ethical values or internalized moral beliefs and intention (e.g., Steenhaut & Van Kenhove, 2006a). More clearly, ethical behavior is a sum of conscious weighing of ethical judgments motivated by an actors' internalized moral principles, values, duties, and beliefs against the favorable (or positive) and unfavorable (or negative) consequences (e.g., Hunt & Vitell, 1956; Vitell, 2003). A situation having ethical content, if individuals' ethical ideology or moral standard apparently contrasts to his/her utilitarian intention, the anticipated consumer guilt plays a significant mediating role between an

individual's ethical beliefs and intention (e.g., Steenhaut & Van Kenhove, 2006a, Chatzidakis, 2015).

The key role of a consumer's anticipated guilt was acknowledged as a mediator to translate an ethical belief to the behavioral intention in an ethical decision-making process (Burnett & Lunsford 1994). Besides, anticipated guilt roles have been found as a mediating factor in ethically questionable behavior, like buying piracy products (e.g., Su, Lu & Lin, 2011). In line with findings of the former study, emotions have the mediating power to change/guide one's intention, and emotions have a potential impact on one's intention to give up, at the same time, to the performer a given action (Steenhaut & Van Kenhove, 2006 a).

People inherently seek to reduce negative emotions to bring back their psychological unquietness. The notion has coined the term psychological aspects of managing guilt in the consumer decision-making process. The current study has identified one unique method that consumers mainly used to overcome consumer guilt, known as the guilt-management strategy. It implies that individuals mitigate the guilt by performing many strategies, including excuses strategies, rationalization, reasoning, justification, and neutralization techniques, in order to restore psychological consistency (e.g., Sykes and Matza, 1957).

2.5. Consumer Excuse Mechanism

It is significant to examine how consumers use consumer excuse mechanisms to mitigate guilt, and how consumer excuse mechanisms influence less ethical decision-making. The crux of this investigation is that how an ethical person can behave unethically by making excuses and the role of the excuse mechanism in the decision-making process. The study examines the rationalization and justification of consumer's ethically questionable behavior with the excuse mechanism.

Conceptualizing the Consumer Excuse Mechanism

There are many definitions available to explain the concept of the excuse mechanism. When we define the terms "excuses," one of the available explanations delineated that excuses are self-serving explanations, which primarily aim to lessen or mitigate the personal responsibility related to a questionable action or a guilt behavior. Individuals protect their self from an incident of questionable activity and behavioral

consequences (Schlenker et al., 2001; Scott & Lyman, 1968; Stucky & Higgins, 1983; Schlenker, 1980; Schlenker & Leary, 1982). This definition is crucial because it describes the need of a decision agent to protect his moral self.

Snyder Higgins and Stucky, in 1983, initially introduced the excuse theory. The theory premised that people make excuses after the failure to protect the “self” (Mehlman & Snyder, 1985, p. 994). At first, it mainly addressed the people's notion of making excuses related to poor performances in the works-place. Likewise, the theory concluded that-excuse was also considered a strategic explanation that people use to defend their poor performance or failure (Mehlman & Snyder, 1985, p. 994). Pragmatically, the theory was applied as a self-defensive strategy to protect the attributes of self and self-esteem (Mehlman & Snyder, 1985). The excuse theory has been presented as a self-focus explanation, and self-defensive strategy is a central theme in theory. Moreover, the theory provided a throughout insight by considering practical as well as theoretical understanding of making excuses.

The excuse theory suggests that when self-esteem is threatened by self or any others, people normally use an alternative explanation for their behavioral failure. The crux of the theory is that when people perceive that they do not succeed in an ego-involved task and their self-esteem is threatened by their self or by others. Under this situation, people use an excuse strategy in order to protect their self (self-esteem) along with offering an alternative explanation for the failure of such action (Snyder & Higgins, 1988). Additionally, making excuses would lead to (i) reduced negative emotions when people perceive that their excuse effort will not be close examine by others or the audience. In contrast, when people perceive that evaluative audiences have access to their concern and about poor performance, then increased negative emotions were identified (Mehlman & Snyder, 1985, p. 994).

A few studies have been applied to the individual use of excuse and wrongdoing in the social science discipline. Former empirical evidence shows that excuse has always played a significant role in wrongdoing and self-defense (Wright, 2008; Hurd, 1998). As per Stucky and Higgins (1983), people inherently use excuses related to the activities they involve. When people are being excused, they can feel that they have to maintain a distance from questionable action (Maruna, & Copes, 2005). According to Odou, and Bonnin (2014), making excuses allows an individual to act a deviant action while holding

an attachment to once internalized moral belief/intention or existing legal system (p.106-p.115).

The previous studies (e.g., Schlenker, Pontari & Christopher, 2001; Schlenker, Pontari, & Christopher, 2001) have explored the various advantages of making excuses. For instance, making excuses encounters behavioral difficulties and shields an individual from interpersonal and emotional costs (Schlenker et al., 2001, p.20). Likewise, Snyder and Higgins (1988) examined the effective role of making excuses. The authors mentioned that making excuses is a largely adaptive mechanism that is mainly used to maintain self-esteem. Moreover, making excuses also applied to cope with stress and dismissing stress. The authors also noted that the relationship between perception of undesirable emotion/consequences and excuse efforts. In line with the above conclusions, Mehlman and Snyder's (1985) finding also relevant. Their finding suggested that the strategy of making excuses aims to lessen the logic of personal responsibility for an undesirable consequence. The authors assert that justifying with a logical conclusion at the personal level helps to legitimize that an individual is not totally responsible for his/her undesirable action.

As per Schlenker et al. (2001), excuses are proffered when people fail in tests, duty, or violate the rule of law. The authors emphasize that people make an excuse when people clash with their self-identity or when they perceive an unethicity about their conduct. Moreover, the authors have also noticed the personal and interpersonal benefits of excuse-making. The advantages of excuses are mainly characterized as a relief mechanism from negative emotions to protect self-esteem, save the psychological status quo, and lessened the personal responsibility for doing questionable actions (see Schlenker, Pontari, & Christopher, (2001) for further overlook).

Another potential explanation for the tenet of making excuses is that if people fail to do or involve something against their belief or social standards, by human nature, people are inherently motivated to make excuses for a reason (e.g., Ball, 1973; Eser, 1976). After making good excuses, regardless of the mismatches of moral belief and action or norm-inconsistent behavior, an individual feels that his/her questionable action is 'morally acceptable' (Ball, 1973, p.28).

Previous literature highlighted various uses of excuses, justification, defense, and apology as a key strategy to protect self as well as the mitigation of negative emotions from undesired behavior (e.g., Kim,2017; Benoit, 1995; Coombs, 2007). A former study

by Coombs (2007) suggested different crisis-response strategies in the context of organizational crisis. The author classified different crisis-response strategies, named as denial strategy, excuse strategy, justification, and apology strategy. According to the author, excuse strategy is an explanatory strategy used by an individual who denies the intention to harm others (p.170). Similarly, Scott and Lyman (1968) have defined the excuse as a kind of denial of responsibility. Benoit (2015) believes that the excuses strategy is an image-repair strategy that uses to reshape others' attitudes, beliefs, and individual's responsibility for a conduct. Consistent with the above definitions, the excuse is a denial kind of strategy that mainly refuses responsibility and intention of action.

The excuse behavior was interpreted as self-defeating and self-protective behavior (Mehlman & Snyder, 1985). There are many other strategies that individuals inherently use in order to protect the self and self-esteem. The rationalization approach, reasoning approach, justification approach, and neutralization approach are popular strategies. In consumer ethics literature, these strategies were marked as a cognitive defense, mostly when ethically minded people behave unethically. Moreover, all these strategies are applied to legitimize immoral action and to protect the self as moral.

For instance, a consumer's moral disengagement may reason to moral rationalization, intended to protect the moral self. The approach of moral rationalization implies that consumers need to perceive that their behavior always matches their personal values and valued ethical standards (Hunt & Vitell, 1986). Ethical dissonance has been manifested in the literature as a repercussion of moral disengagement (e.g., Barkan et al., 2015; Szmigin et al., 2009; Gregory-Smith, Smith & Winklhofer, 2013). In other words, the behavior is basically bounded and molded with norms, including internalized norms and social norms. Ethical behavior encompasses an action guided by both moral and social norms equally (e.g., Davies et al. 2002; Hunt & Vitell, 1986). Absence of internalized norms or violations of internal belief results in the cognitive phenomenon of moral rationalization. Moral rationalization arises out of a moral standards-conflict as psychological phenomena that individuals use to convince themselves that they are not violating their moral principles (Tsang, 2002). Moral rationalization is a coping strategy to deal with ethical dissonance and guilt to protect the moral self (Chatzidakis, Smith & Hibbert, 2006). Barkan et al. (2015) demonstrated the ethical dissonance is resulted from the violation of moral principles and guilt counted to be a negative moral emotion resulting from the violation of moral standards.

Justification is another form of strategy. Consumers use justification strategy in real-life context as a tool to protect themselves and mitigate the consequences of guilt behavior. For instance, former studies distinguished the state of dissonance as an anticipated dissonance and experienced dissonance (e.g., Koller & Salzberger, 2007; Oshikawa, 1970; Nadeem, 2007; Oshikawa, 1970). Equally, people use the justification strategy at two different stages of guilt behavior- i.e., before and after ethically questionable behavior. Shalvi et al. (2015) has suggested pre-violation justification and post-violation justification related to intentionally admitting unethical behavior. Pre-violation justification minimize the anticipated risk related to unethical action, while post-violation justification mitigates the consequence of unethical action. To moderate anticipated ethical dissonance, the pre-violation justifications facilitate an ethical consumer to excuse their questionable behavior from committing it (Shalvi et al., 2015). Shalvi et al. has suggested that ambiguity and moral licensing are the pre-violation justifications techniques to excuse the less immoral. In contrast, post-violation justification is presented, which encompasses cleansing, distancing, and confessing (for more detail, go- Shalvi et al., 2015, p.126-128). When people are about to commit an immoral act, the pre-violation justifications enable him or her to excuse inappropriate behavior to reduce anticipated ethical dissonance. In contrast, the post-violation justifications seem to be plagued by already committed misconducts and compensate for violations or restore the experience of ethical dissonance after moral violations (Shalvi et al., 2015).

Behavioral Reasoning Theory imparted the theoretical explanation for justification and defense of the behavior to protect the self-worth (e.g., Westaby, 2005; Westaby et al., 2010; Claudy et al., 2013). The behavioral reasoning theory emphasizes that people justify and defend their actions. Often the theory is used to define the attitude-behavior gap and uncover the behavioral gap within the consumer decision making (e.g., Claudy et al., 2013).

If we consider the neutralization approach, it is seen that the theory proposed many techniques that mostly used excuse strategy to protect self. The techniques were mainly described as a coping strategy to justify a deviant behavior from the social norm rather than the internalized moral principles. The normative social system plays a significant role in guiding ethical behavior; the narrative mechanisms of individuals rationalize both ethical as well as legal conflicts equally (Davies et al. 2002). Whether a normative social

system is not internalized sufficiently to guide an individual behavior under all situations, regardless of societal and legal norms, some behavior may often guide by narrow self-interest. Sykes and Matza (1957) described that narrow self-interest as a deviant sub-culture normative belief system and deviant behavior. Offenders act according to the code of subculture (i.e., unethical buying behavior) while rejecting the mainstream value (i.e., ethical buying behavior). Additionally, individuals likely to behave according to their narrow self-interest because they have convinced themselves to believe in some excuse for their inappropriate actions (Heath, 2008, p.611).

The deviant action is likely to be expressed when people uphold low self-control, which is challenged with satisfactory opportunity for crime (Seipel & Eifler, 2010). Behavioral self-control appeals to negative emotions, including shame and guilt. Absence of social norms and internalized ethical norms, individuals may defend their behavior to protect their self. Sykes and Matza (1957) posit some defensive strategies and techniques that are very common in norms violating behavior to justify and rationalize illicit behavior, and the methods are known as neutralization techniques.

In short, consumers' less ethical purchase decisions can be influenced by various types of excuses, justifications, rationalization mechanisms. All of these approaches are an equally considerable explanation for wrongdoing and making excuses as a strategy¹⁴. However, neutralization approaches have gained enough attention related to questionable behavior in the context of consumer ethics. Moreover, based on previous consumer ethics studies' recommendations, the neutralization strategy is found as more preferable in terms of its applicability and acceptability to understand deviant consumer behavior, like stolen goods purchase.

2.6. Neutralization Theory

Neutralization is a defense form of making excuses that allow an individual to downplay the repercussions of inappropriate/norm violating behavior (Sykes & Matza, 1957). Sykes and Matza (1957) have demonstrated that there are five different kinds of neutralization techniques that people normally employ to make excuses for legitimizing a norm violating behavior. Through the neutralization process, people will be able to

¹⁴ Go for “*Trompeter, G. M., Carpenter, T. D., Jones, K. L., & Riley Jr, R. A. (2014). Insights for research and practice: What we learn about fraud from other disciplines. Accounting Horizons, 28(4), 769-804*” for further understanding about the different theoretical explanations of Rationalization approaches (ii) Reasoning Approach, (iii) Justification Approach (iv) Neutralization approaches relates to making excuses.

mitigate the consequences of their questionable behavior, including guilt and dissonance (Topalli, 2005).

Neutralization techniques have been provided a deep understanding of delinquent action and how people cope with immoral and unethical behavior, i.e., the use of excuse mechanisms for unethical action. The neutralization theory's central theme is that individuals are relevant members of society, and they are general subscribers of society's morals. In turn, they normally maintain a strong attachment to social norms and conventional values (Odou & Bonnin, 2014). However, making excuses and using neutralization techniques make them able to violate social morals and norms (Sykes & Matza, 1957).

Neutralization Theory was initially proposed as a sociological theory for predicting deviant behavior. It has been used as a central theory in criminology and also studied in psychology (Maruna & Copes, 2005). Neutralization theory along with its techniques have initially postulated by David Matza and Gresham Sykes in the 1950s at the time of investigations on juvenile delinquency. Sykes and Matza (1957) investigated questionable behavior and have remarked that psychological disharmony is resolved by a cognitive process and named this defensive technique. The theoretical frameworks of self-defensive mechanisms contribute to the key understanding of individuals' rationalization process along with a use of unique techniques in questionable behavior. David Matza and Gresham Sykes (1957) underlined that some techniques are noticed more familiar and very common among the norm-violating questionable behaviors. And, the techniques are different in nature that includes justification, rationalization, and reasoning form, which coined the term neutralization techniques. Topalli (2005) indicates that offenders seek to protect their self-image in accordance with the practice code of subculture rather than the mainstream value, and offenders protect the self-image via neutralization mechanisms.

Based on the nature of delinquent action, the tenet of neutralization is mainly applied with situational and contextual justification approaches (Mills & Wright, 1940). Sykes and Matza (1957) assert that delinquents who actually hold attachment to society's conventional values but are able to commit a delinquent action only by making excuses or employing a particular justification and rationalization processes that help them to conclude that their action is situationally appropriate. Neutralization theory postulates that people who commit norm-deviant acts believe in the community's normative systems

and social norms in general, but while behaving in contrast to their internalized beliefs, they employ a variety of neutralization techniques to give an excuse or rationalization of for their norm-deviant inappropriate behavior. Moreover, making excuses help to avoid the guilt appeal, which derives from the inappropriate action.

Furthermore, the neutralization theory is based on the assumption that delinquents share/hold both the same conventional and social values as law-abiding members of society. However, to mitigate the feelings of guilt appeals from violating rules and values, a delinquent employs some techniques (i.e., the justification of delinquent action, rationalization of delinquent action, or reasoning of delinquent action). Denial of responsibility, denial of injury, denial of victim, condemnation of the condemners, and appeal to higher loyalties are the neutralization techniques originally proposed by Sykes and Matza (1957). In addition to that, some follow-up studies were added additional techniques of neutralization (e.g., Minor, 1981; Coleman James, 1985), and these techniques are separately discussed (see, additional techniques of neutralization).

2.6.1. Neutralization Techniques

As mentioned above, the five techniques were originally proposed by Sykes and Matza (1957) as the most common mechanism in a neutralization process (see table 2.1).

Table 2. 1. *Sykes and Matza's Five Major Techniques of Neutralization*

Technique	Description of excuses	
Denial of Responsibility	I didn't mean it	Behavior is a byproduct of a situation that is beyond an actor's control—examples: high-price, inadequate availability, cost, promotion, lack of information.
Denial of Injury	I didn't really hurt anybody	It's a kind of misperception, and an actor pretends that the action does not cause any harm.
Denial of Victim	Zero-victim of my action and disapproval	It denies the existence of victims because of the physical absence and unknown of victims.
The Condemnation of the Condemners	It is not my fault but condemners	Accusing others, particularly the condemners. Condemning the behavior on someone else.
The Appeal to Higher Loyalties	I didn't do it for myself	I act unethically due to personal loyalty and responsibility to other. I am not actually benefiting from my action.

The five techniques are named denial of responsibility, denial of victim, denial of injury, appeal to higher loyalty, condemnation of the condemners. These techniques were mainly explored from the juvenile delinquency and criminal people who committed a major crime. The application of these techniques in a marketing setting has a separate treatment. Therefore, five techniques are explained from the consumer and marketing point of view that was previously narrated by many authors, including David Strutton and et al. (1994, p. 254). The techniques are discussed below.

2.6.1.1. Denial of Responsibility

Denial of responsibility is one kind of neutralization in the form of disapproval. The disapproval form of neutralization techniques suggests that a person does not take responsibility for committing questionable action (Sykes and Matza 1957). A situation wherein the offender will offend their deviant action by blaming the external force, which is out of his/her control (p. 667). Price, inadequate availability, cost, promotion, and lack of information are exemplified as various forms of denial of responsibility in different consumption settings (e.g., Strutton, Vitell & Pelton, 1994).

Denial of responsibility is basically an accusation of situational controls like socioeconomic status for committing a deviant behavior or offense. Offenders defend their misbehavior as a byproduct of the situational factors that are beyond an actor's control (Barnes, 2007). People are predisposed to act in a given way because the situation mainly indicates an external factor beyond an individual's regulatory circles (Gruber, 2014). The offender follows the denial of action by complaints about the control variables, which attempts to narrate questionable behavior as a product of circumstances.

The narratives about the denial of responsibility instance that 'I am not personally accountable for the deviant action, the government should stop it (Chatzidakis et al, 2006). Referring to it, a questionable behavior is the force of circumstances; they are forced to act, and the common narration, found in the retail settings is that *I don't believe that this is my fault, and I had no other choice* (Strutton, Vitell & Pelton, 1994). In short, the offender believes that he/she not personally answerable for the breaking of normative social systems due to the influences of external significances and situational factors (Gruber, 2014).

2.6.1.2. Denial of Injury

An individual employs the techniques of denial of injury (or benefits) as a self-interpretation of delinquent offender action. According to the techniques of denial of injury, offenders believe that his/her behavior does not really hurt anybody. The offender will pretend that his activities do not cause any harm, and that belief helps him rationalize deviant behavior (Barnes, 2007; Chatzidakis et al., 2007). Often, the denial of injury is delineated by denial of benefits. From the perspective of denial of benefits, the technique defines that abstain from doing a questionable action will not bring any little difference to the real problem. The offender defends the questionable behavior by excusing that behavior would have very little impact on the central problem (Strutton, Vitell & Pelton, 1994).

Individuals have a limited capacity to make a decision. They don't know who will get hurt personally and the significant harm is not obvious as well (Heath, 2008). Hence, a decision with limited information helps an individual to renounce the injury and conclude the behavior that no one gets harmed. In general, individuals have a more trivialized attitude toward amoral behavior when victims are unknowns or stranger ones who are harmed by questionable actions (Heath, 2008). In some cases, they would not even know if there were a sufferer or victim or not. If a decision agent believes that no one will be injured or directly harmed from my performance of the delinquent act, it will help them to legitimize the delinquent act (Chatzidakis, 2006). The logic of denial of injury suggests that due to uncertainty about who was hurt, injured, or harmed from the questionable decisions, it easy to deny the injury and feels moral.

2.6.1.3. Denial of Victim

The logic of denial of victim implies that individuals deny a victim's existence due to the physical absence and unknown of victims. But in some other cases, an offender believes that the violated party has deserved the delinquent action (Sykes and Matza 1957, p. 668). Often the offender proclaims that the other party has commenced it, and therefore they deserved the punishment (e.g., Strutton, Vitell & Pelton, 1994; Chatzidakis et al., 2007). The offender may justify a delinquent behavior by victimizing a victim that the victim has deserved the action (Strutton, Vitell & Pelton, 1994). For instance, some individuals steal from the firm where they work and victimize the organization for their behavior because they feel that they are treated unfairly with underpayments (Heath,

2008). The offender may justify a questionable action by blaming that the victim deserved the consequences. Referring to this, the excuse behavior is exemplified in many ways, such as "it's not my fault, it's their fault; if they had been fair to me, I would not have done it for them" (Strutton, Vitell & Pelton, 1994).

2.6.1.4. Condemning the Condemners

The technique's logic suggests that condemning the condemner attempts to change the blame of a delinquent action or causes of wrongdoing on someone else, mainly on the condemners (Sykes and Matza 1957, p. 668). The offenders may change the direction or uplift his/her focus to condemners by criticizing the condemners (e.g., Brunner, 2014; Gruber, 2014). In other words, condemning the condemners may divert the acquisition of questionable acts by underscoring that condemners who blame are much worse themselves (Agnew & Peters, 1986, p.82). The offender may offend a misconduct by alleging the responsibility of deviant action on condemners and shifting the focus of attention (Strutton, Vitell & Pelton, 1994).

In short, an offender abdicates and disapproves of all responsibility for immoral behavior. It implies that condemnation of the other party is an excuse strategy for offending. Excusing someone's behavior by stating that others did something wrong, and the notion is exemplified as "They are the problematic, not me," or sometimes people say that the law is unjust.

2.6.1.5. Appeal to Higher Loyalties

People aim to legitimize their immoral behavior by expressing their extended devotions and loyalties (Sykes and Matza 1957, p. 669). For example, "To somewhat I did may appear wrong, but I did it for my family" (Strutton, Vitell & Pelton, 1994). The techniques often seem that people engage in questionable action to protect others, including the protection of a friend (Sykes and Matza 1957). Protecting others includes the people who are loyal and faithful to an offender— people such as their family, friends, or institution (Sykes and Matza 1957). The offender rationalizes the behavior because of the appeal to higher loyalties, and the notion is coined as that they behave illegally to assist others (Odou, 2014).

Chatzidakis et al. (2007) used an alternative terminology to define appeal to higher loyalties in consumer decisions, which is described as a *personal principle*. Author assets

that delinquent behavior often attempts to actualize ideal value/utility or higher-order value. For example, “In principle, I buy the cheapest goods”.

2.6.2. Additional Techniques of Neutralization

There are different sets of neutralization strategies that have been identified. These techniques are considered as additional techniques of neutralization (see Table 2.2). New techniques explain the same phenomena of neutralization in addition to the five taxonomy of neutralization techniques that were originally proposed by Sykes and Matza (1957). It is termed as an additional technique of neutralization in the consumption context. The additional techniques of neutralization help to advance the behavioral notion of making excuses and sophisticated justification knowledge. Defense of necessity by Minor (1981), claims of entitlement, and claims of normality by Coleman (2002), postponement by Cromwell and Thurman (2003), the metaphor of the ledger by Klockars (1974), self-confidence, scapegoating, and comparison between risks by Peretti-Watel (2003) are some of the additional neutralization techniques. Moreover, “everyone else is doing it” has been noticed as a very common technique for making excuses and rationalization. This kind of excuse mechanism is identified as a social network or peer group effect (e.g., Banerjee, 1992; Villarosa, Kison, Madson & Zeigler-Hill, 2016; Greene & Saxe, 1992).

Everyone else is doing it- a claim of normalcy: If everyone else is doing it, that means it does not harm (Coleman, 2002). This psychological phenomenon is commonly seen in politics and consumer behavior under which people imitate such behavior according to "other people"; they do it with regardless of their own belief, value, and attitude (e.g., Schaffer & Wang, 2009).

Individuals deny personal responsibility of a questionable behavior while passing the buck for someone else and not willing to admit personal responsibility for delinquent behavior. People may effortlessly justify their immoral acts if the behavior has become the following as (a) very normal that is everyone does it or doing it, (b) inevitable means that whether me/you don't do it, someone else will do it, and (c) necessary to meet the need (e.g., Chatzidakis, 2007; Heath, 2008).

Table 2. 2. *Additional Techniques of Neutralization*

Technique	Description
Defense of Necessity	Minor (1981) proposed that behavior is necessary because the delinquent acts as essential to an individual's survival (Gruber & Schlegelmilch, 2014). And, the actor believes that it is okay to engage in questionable action when the situation does not provide a choice (Barnes,2007).
Claim of Normality	Participation of others in a similar act and commonality of deviant behavior in others assist the rationalization of questionable behavior (Barnes,2007).
Claim of Entitlement	The individuals claim that they have the right to engage in any desired action and get the benefits of it. They have entitled the right to do wrong things (Barnes,2007).
Justification by Comparison	The questionable behavior is still preferable because they engage in worse action. Actors maintain their positive self-esteem by making a comparison.
Justification of Postponement	Individuals ignore the recognition and suspend the thought about the delinquent action for a later time.
Comparison between the Risks	An individual anticipates the risks adhered to the questionable behavior do not compare to the risk related to life in general.

2.6.3. Moderating Role of Neutralization In (Un)ethical Behavior

Sykes and Matza (1957) proclaim that neutralization enables individuals in most cases to perform a delinquent action. Many former empirical studies on neutralization show the relationship between delinquent behavior and the delinquent's use of neutralization techniques to protect moral identity (e.g., Agnew & Peters, 1986; Maruna & Copes, 2005, p.258). It calls our attention that there is a positive correlation between the use of neutralization techniques and delinquent behavior (e.g., Mitchell, Dodder & Norris, 1990; Minor, 1980; Thurman, 1984).

An early study by Agnew and Peters (1986) analyzed the people's use of neutralization techniques along with situational factors in retail settings. The authors suggested that i) decision agent must accept any neutralization technique and ii) decision agent must believe that the situation wherein the technique of neutralization is applicable in order to neutralize questionable behavior.

The authors Maruna and Copes (2005) noted that neutralization acts as a moderator in delinquent behavior (p.258). Moreover, people accept any of the taxonomy of

neutralization techniques where the situation in which the techniques found to be applicable (e.g., Agnew & Peters, 1986; Minor, 1980; Ball, 1966; Austin, 1977).

In the context of consumer decision-making, Andreas Chatzidakis et al. (2007) empirically tested the neutralization techniques incorporated with the Theory of Planned Behavior (Ajzen, 1991). The study integrated the techniques as additional constructs in the model as a modified-TPB to test neutralization's moderating effect. Moreover, the study examined the moderating effects of neutralization within the modified-TPB model. The study manifested a significant role of neutralization as a moderator in the model.

In addition, many studies in consumer behavior are examined the impacts of neutralization on unethical buying behavior. Harris and Dumas (2009) examined the unethical consumer behavior integrated with online misbehavior's neutralization techniques. The study suggested that online consumers use neutralization techniques to rationalize unethical behavior, including copying music and software. The study found that neutralization may be used before and after unethical behavior. i.e., pre-justification of misbehavior and pro-behavioral rationalization of misbehavior. As per Hamlin, 1988), neutralization is exactly utilized in the pro-behavioral rationalization stage. The ability of an individual to neutralize a misbehavior and acceptance of the neutralization technique can guide the performance of a questionable action (Hamlin, 1988). For instance, Chatzidakis et al. (2006) recognized the moderating effect of neutralization and the impact of an individual's ability to neutralize in the different stages of decision progress (see, figure 2.1). The most significant finding of the neutralization study was indicated that people's ability to rationalize or excuse their behavior that can moderate the negative effect of inappropriate behavior (Albers-Miller, 1999, p.227).

Furthermore, consumer ethic literature highlighted the moderating role of neutralization techniques in the context of ethically questionable behavior. Former studies (e.g., Ferrell, Gresham & Fraedrich, 1989; Ferrell & Gresham, 1985; Fukukawa et al., 2019) have propositioned that neutralization techniques act as moderating variables between the relationships of the ethical problem and unethical behavior. A study by Fukukawa et al. (2019) acknowledged the moderating role of consumer neutralization mechanism related to unethical consumption context. Agnew and Peters (1986) studied the relationship between acceptance of neutralization and consumer delinquent behavior in the context of consumer shoplifting. The authors studied the effect of situational factors related to questionable behavior and legitimization of guilt behavior. Their study found

that a consumer's delinquent action of shoplifting was justified if a consumer is cheated by the shop owner (p.83). Also, the acceptance of any techniques of neutralization against delinquent behavior will be stronger if there are many situational factors like cheating (p.84).

Chatzidakis et al. (2006) examined how does the ability to neutralization impact on the stages of ethical decision making (see, figure 2.1). The model shows that the neutralization process is stated with where the recognition of moral issue is identified and the ability to neutralize is applicable at different stages of ethical decision making such as moral judgment and moral intent.



Figure 2. 1. Ability to neutralize by Chatzidakis et al. (2006)

According to Leon Festinger (1957), a mismatch of two hold cognitions can lead to inconsistency and subsequently the arousal of dissonance. In turn, the dissonance can restore either by changing behavior or action or changing the attitude. But neutralization balances the state of behavioral inconsistencies without any change of behavioral attitude and the action (Chatzidakis, Hibbert & Smith, 2007).

In other words, consumers' marketplace behavior may not always manifest their behavioral intention antecedent by consumers' ethical beliefs, moral concerns and often violate the normative society system. In turn, a counter-attitudinal behavior may restore the psychological equilibrium via a neutralization process by making excuses but without any attitudinal changes (Chatzidakis et al., 2007, p. 94). Therefore, neutralization theory was depicted as moderating variables in behavioral-gap studies that moderate key relationships of intention-behavior or attitude-behavior and mitigate the negative consequence of guilt behavior (e.g., Chatzidakis, Hibbert & Smith, 2007). The neutralization mechanism restores the psychological equilibrium when one's behavior is against his/her internalized ethical belief, personal value or code of conduct, or violation

of society's norms and conventional values. Referring to this, the notion is connoted as moderate the effects of neutralization on ethically questionable behavior (Fukukawa, Zaharie & Romonți- Maniu, 2019).

2.7. Purchase of Stolen Goods

Only very few studies are available about the purchase of stolen goods in the literature. Available studies about purchasing stolen goods have mainly focused on two aspects of stolen goods purchases. Firstly, a professional fence who buys stolen goods for retail from thieves. Secondly, the general public that named as individual consumers who buy stolen goods from the professional fence (e.g., Sutton,2010; Clarke & Webb,1999; Cromwell, Olson & Avary, 1993; Albers-Miller, 1999; Johns & Hayes, 2003; Cromwell, Olson & Avary,1993). In line with the professional fence, the main motive to purchase stolen goods is earning income from fencing and selling (Cromwell, Olson & Avary,1993). For a consumer, the main motive to maximize his/her economic benefits over the less-ethical purchase. Sutton (1995) has revealed that people may knowingly admit the purchase of stolen goods for the sake of personal gain. This section examines the purchase of stolen goods from the perspective of consumers rather than the perspectives of marketers and fences.

Opportunistic consumer misbehavior has several forms and characteristics, and buying stolen goods is a prominent one in consumer behavior literature. When we consider the purchase of stolen goods and their unique features, consumer ethic literature has acknowledged various aspects of stolen goods. Begin with the early study by Sutton (1995) about buying and selling stolen goods, and the study stated the behavioral and cognitive aspects of stolen goods buyers. The author emphasized that purchasers of stolen goods may justify or rationalize their less ethical choice, aimed at their personal gain. Therefore, the legitimization of unethical behavior is a common mechanism in questionable behavior.

Previous research shows that consumer motive to engage in stolen goods may differ from one purchase situation to another, or one individual to another. Firstly, some decisions may often depend on basic need actualization or satisfying prestige and self-esteem needs (Maslow, 1943). In addition to that, low-budget people cannot afford a legal price for genuine goods when the need unfilled exists (Casola et al., 2009). A study by Casola, Kemp and Mackenzie (2009) has found that people buy stolen goods due to the

lack of affordability for legal goods. The authors state that the questionable behavior may often occur due to an individuals' survival needs rather than saving money.

The motivation of consumers to engage in less ethical behavior is the second aspect. The consumer motives may be rational or emotional (Dawson, Bloch & Ridgway, 1990); and may be based on economic and non-economic reasons, including low price and functionality of products (e.g., Wee et al. 1995). For instance, motivating factors of stolen goods purchase are often determined by price utility, quality utility, and utility maximization (Freeman, 2011). Price has a remarkable effect on the economic determinant of stolen goods purchases. Stolen goods are exchanged for the street price, which corresponding to a third of the legal price of goods (Casola, Kemp & Mackenzie, 2009; Sutton, Johnston & Lockwood, 1998; Casola, Kemp & Mackenzie, 2009).

Thirdly, some motives lie over rational misbehavior; that is, the rational base of decisions mainly depends on the price of illicit goods that are discounted and on other utilities, including place, time, and functional utility. Rational misbehavior signifies that people often analyze the cost and benefit of behaving unethically. If the benefit (reward) is higher and the cost (punishment) is minimal, people engage in questionable behavior (Becker, 1968). Another key motive is based on emotions. The emotional motive behind buying stolen goods is followed by the social and psychological needs incorporated with satisfying status and prestige (Roselius & Benton, 1973). However, the main reason for unethical consumption in illegitimate markets is that cost of buying ethical choices is comparatively higher than buying less-ethical. This way, the rational choice decision-makers would switch to the low-cost platform (Chatzidakis et al., 2007; Legendre, 2009). From the economic point of view, a key motivation for the stolen goods' demand is the price effects, which is termed "lower cost/street price" (Bryce & Rutter, 2005; Albers-Miller, 1999; Casola, Kemp & Mackenzie, 2009). Dillon's (1989) study found that there is a relationship between price effects and illicit behavior. The cost of buying legitimate goods is higher compared to purchasing illegitimate goods is the key reason for less ethical and unethical consumption (d'Astous & Legendre, 2009). Remarkably, the stolen goods market is an ideal market platform for those who are looking for a higher utility for cheaper costs. Chatzidakis et al. (2006) articulated that ethically minded people may not consider the significant ethical substitute because of the desirable consequences of less ethical alternatives.

When we address the purchase rate of stolen goods, in one way or other many people were offered and bought stolen goods in the past. A former study about past purchase behavior demonstrates that every six months, one of four people purchased stolen goods at least one time (Sheley & Bailey, 1985). According to the British crime survey (1994), it rang 11 to 13 percentage (e.g., Allen, 2000). A similar study reported that 17 percentages of people were admitted to the stolen goods, while 12 percent of consumers were motivated to purchase it (e.g., Cromwell & McElrath, 1994). The purchase of stolen goods is reported higher when the victims of property theft are not individuals. It implies that stolen goods are comparatively more acceptable when they are stolen from an organization or society (Casola, L., Kemp, S., & Mackenzie, 2009).

Albers-Miller (1999) has described the notion of buying stolen goods as consumer misbehavior. In addition, many empirical studies have been conducted to explore consumer misbehavior in the stolen goods marketplace to understand why people engage with illicit goods (e.g., Monge Zegarra, 2015; Albers-Miller, 1999; Allen, 2000; Suttan, 1995). The researchers found that consumer often buys stolen goods wittingly or unwittingly. According to Allen (2000), the majority of consumers already know the goods have been stolen or illegally obtained (p. 2). However, a consumer may either be unknown (without being aware) or buy it without being aware or don't want to know its origin (Johns, 2003). If a product's source is insignificant or unknown, a purchaser may not feel ethical conflict. Allen (2000) has alluded that consumers do not inquire about the product's origin and deliberately purchase stolen goods.

Albers-Miller (1999) has empirically examined willingness to buy, and its significant predictors adhered to illicit goods. The author concluded that product type, buying situation, perceived criminal risk, and prices are key determinants of stolen goods demand. In the same vein, demand for stolen goods encompasses many aspects of the consumer, including socio-demographic characteristics. It's important to note that buying less-ethical products has a root in the comprehensive notion of socio-psychological factors. Moreover, the interconnections between consumer demographic variables and unethical purchases are vital for understanding unethical behavior. Fukukawa (2002) suggests that social factor is a key predictor of behavior and the social influence of how a choice or action is influenced by social pressure. For instance, a former study shows a strong relationship between consumers' socioeconomic factors (i.e., income, age, gender, and education) and marketing variable of stolen goods being offered (i.e., price, place,

quality, and product) (Albers-Miller, 1999; Casola, Kemp & Mackenzie, 2009). Each income class represents a sort of demand, and the buyer's income status and the goods' price are well-known as the key ones for predicting demand for less-ethical choices (Allen, 2000).

Some product categories were most frequently purchased than others by the stolen goods' consumer (Clarke & Webb, 1999; Stevenson & Forsythe, 1998). Therefore, the pre-demand for the hot products was one of the vital aspects in the marketing of stolen goods. It indicates that "hot products" have a special consideration among stolen goods markets and fences (Clarke & Webb, 1999). Hot products are mostly targeted and frequently stolen by thieves (e.g., Thompson, 2017; Clarke & Webb, 1999). From a buyer's vantage point, hot products are most likely to be demanded by consumers (Clarke & Webb, 1999). Hot products are categories of consumer items that generally come under the prestige and status of goods or value (Clarke & Webb, 1999). Cash, mobile phones, jewelry, televisions are sorted as the hottest products in the checklist (see Clarke & Webb, 1999 for further examples).

3. METHODOLOGY

3.1. Introduction

In the previous chapter, the questionable consumer behavior and its relevant theoretical underpinnings were discussed. Moreover, many possible psychological outcomes of unethical behavior were identified and discussed. The theoretical review showed a series of negative emotions and psychological distress/sufferings related to unethical behavior. The literature review suggests that cognitive dissonance and perceived ethical conflict are apparently inevitable phenomena in questionable consumer behavior, which can result in consumer guilt. Likewise, in retail settings, a causal relationship between the feel of guilt and the use of neutralization techniques by consumers is already acknowledged. The neutralization techniques were mainly applied as a strategy to reduce the guilt in retail settings is an attractive element of former studies.

This chapter begins with the research hypothesis and the research model of the study. The role of the consumer excuse and neutralization in the illicit purchase is presented as a central theoretical interest in the present study's model. Moreover, this study is partially inspired by the crux of former theory and techniques called neutralization theory and technique of neutralization, proposed by Matza and Sykes in 1965. The research mainly investigates consumers' excuse mechanisms and neutralization and its significant influences on unethical behavior, especially to legitimize an unethical behavior. This chapter also provides a general overview of research design in a broadway. It includes an in-depth understanding of the measurement of each construct, including scale selection and scale development process for consumer excuse mechanisms.

At the end, the chapter discusses the method of primary data collection. Survey design and the questionnaire, pilot testing, and sampling techniques were included in the discussion. Later, the scale's reliability and dimensionality of constructs were tested and presented along with tables.

3.2. Research Hypotheses and Research Model

Cognitive dissonance and consumer guilt

Many theories in cognitive consistency have remarked different observations about the notion of inconsistency in human behavior, including cognitive dissonance. All of these approaches have been predicted that behavioral inconsistency can invoke dissonance, i.e., a state of psychological discomfort (e.g., Festinger, 1957). Festinger (1957) defined dissonance as a subjective feeling in terms of psychological disharmony, which may arise when an individual holds two or more contradictory beliefs. The theoretical evidence showed that people always hold or maintain a strong belief about their action. If any mismatch occurs between their original belief and action, it may result in psychological discomfort (Festinger, 1957). In line with it, many similar insights have been pointed out. For instance, dissonance can occur when an individual violates one's self-concept as an ethical person (e.g., Abelson et al., 1992).

Within the context of ethical consumption, the inconsistent consumer behavior (or behavioral gap) was defined as the discrepancy between ethical intention and actual buying behavior. The inconsistent consumer behavior can result in psychological disharmony (e.g., Carrington, Neville & Whitwell, 2010; Chatzidakis et al., 2007; Carrington et al., 2016; Szmigin et al., 2009). It has been found that ethically-minded consumers rarely engage with ethical choices, in addition, consumers usually have a flexible approach to unethical alternatives (Carrington et al., 2010; Carrigan & Attalla, 2001; Albers- Miller, 1999). According to Sweeney et al. (2000), even the concern over purchase (unethical) can result in psychological disharmony. The former studies suggest that ethical dissonance occurs due to ethical failure, i.e., if people fail to meet their moral values over their choice, they can end up in ethical dissonance (Barkan et al., 2015; Burchard, 2011). In addition to consumer emotions, Sweeney et al. (2000) alluded that dissonance has both cognitive and emotional components. The cognitive element of dissonance was delineated as a consumer's recognition and perception about the purchase against his/her beliefs. On the other hand, emotional components were noted as a state of feeling.

In the series of consumer emotions, guilt was noted as a negative moral emotion embedded with ethical-dissonant in retail settings (Barkan et al., 2012). Guilt is often defined as cognitive dissonance (e.g., Ghingold, 1981; Stice, 1992). Both constructs have emotional as well as perceptual or cognitive elements. For instance, Tangney (1995)

differentiated the cognitive element of guilt, which is as same as the cognitive element of dissonance by Sweeney et al. (2000). On the other hand, psychological suffering (emotional elements) like the feeling of cognitive dissonance is considered as an assumption of guilt (Festinger, 1957). The central conclusion that dissonance and guilt are interrelated. Often, cognitive dissonance can be a reason for guilt arousal (Ghingold,1981). That is, an intention-behavior gap follows negative emotion resulting from cognitive dissonance. Moreover, evidence indicates that negative emotions, including guilt, is a repercussion of dissonant behavior. That is, cognitive dissonance has been proven as a causal factor for inducing negative emotions (i.e., guilt, shame, regrets, remorse) (e.g., Gregory-Smith et al., 2013; Ghingold, 1981; Dedeoğlu & Kazançoğlu, 2012; O’Keefe, 2002). For instance, cognitive dissonance has been found as an antecedent of consumer guilt in retail settings (e.g., Dedeoğlu & Kazançoğlu, 2012; O’Keefe, 2002). More evidence shows that feeling dissonance leads to the experience of guilt (Cialdini et al., 1976; Festinger,1957).

One of the key objectives of the study is to point out the cognitive and emotional aspects of dissonance regarding the purchase of stolen goods. The purchase of stolen goods is considered as a less ethical choice for a consumer, wherein an ethically minded consumer behaves against his/her internalized ethical belief, moral and personal value for the sake of personal gain. The dissonance between ethical believes and actions is persisted, and it may result in psychological distress/negative emotion. Inconsistency in a perceptual or cognitive element of cognition leads to cognitive dissonance and the inconsistency can easily be translated to the feeling of guilt (Festinger,1957). Thus, it is vital to explore cognitive and psychological disharmony appertaining to unethical purchases.

Burnett and Lunsford (1994) stated that the relationship between dissonance and guilt is omnipresent and it is easily identifiable. The authors asserted that dissonance is psychological suffering that arises out of a mismatch of two held cognitions or violation of internal standards, at the same time, guilt is delineated as a repercussion of one’s breach of moral values, norms, or internal standards. Hence, the authors concluded as experiencing dissonant cognition may end up in feel of guilty (p. 35). The logic of consistency theories implies that when an individual engages in an unlawful good purchase like buying stolen goods, they will likely experience behavioral inconsistency with negative emotions. If cognitive dissonance triggers negative emotions, including

guilt, it matters to understand its role in the buying process of stolen goods. In line with the above theoretical underpinnings, we believe that dissonance behavior accounts for consumer guilt. Hence, we hypothesize that: -

Hypothesis 1: Cognitive dissonance is positively related to the feel of consumer guilt.

Ethical conflict and consumer guilt

Along with cognitive dissonance, a consumer may confront ethical conflict related to the purchase of stolen goods. Ethical conflict is described as a feeling of pressure to make a decision, which is inconsistent with his/her beliefs of what is morally and socially right (Dubinsky & Ingram, 1984). The current study investigates the guilt feeling associated with a consumers' ethical conflict, due to the gap or the clash between immoral marketing standards and the buyer's personal moral principles (Singhapakdi et al.,1999).

Different types of ethical conflict were acknowledged by Jameton (1984). The author identified moral uncertainty, moral dilemma, and moral distress are three types of ethical conflict. Falcó-Pegueroles et al. (2013) suggested that the absence of ethical conflict leads to ethical wellbeing, while the presence of ethical conflict may end up in moral uncertainty, moral dilemma, moral distress, and moral outrage (p. 2). Wrongdoing, clash of individual values, and moral dilemma are the key causes for the perceived ethical conflict (Moser,1988). In the light of former studies, consumers might experience ethical conflicts where an individual's values and moral beliefs contrast with an institution's values and organizational standards (i.e., black markets in this context) (Gaudine, & Thorne, 2012). In addition, the ethical conflict may result from an ethical gap, and the concept of the ethical gap is clearly postulated by Hunt and Vitell (1986). The ethical gap is defined as a gap between one's ethical idea, belief, and ideology of what is ethical from the others.

In retail settings, the ethical gap can be occurred wherein a mismatch of ethical standards between marketers and other society members (including consumers) (Singhapakdi et al.,1999). More to the points, the ethical gap is the gap between the consumers' ethical beliefs or ideology of what is morally right and the practice of illicit marketing. For instance, the ethical gap represents any mismatch between what marketers deliver (e.g., legitimate or non-legitimate) and what society expects from a marketer (Hunt & Vitell, 2006). In another sense, ethical conflict may occur where the moral

standards of an individual are contrary to the moral standards and ethical values of a seller or trader.

Ethical conflict is also delineated as a decision against the ethical judgments of an individual (Hunt & Vitell, 1986). The general theory of market ethics suggests a framework to examine ethical judgment/ethical dilemmas of decision with its alternatives. According to the theory, the ethicality of choice is defined by ethical judgment, and ethical judgment is determined by evaluating the deontological and teleological considerations. In turn, a moral decision will be judged based on how a decision follows the deontological and teleological considerations (Hunt & Vitell, 1986; Hunt & Vitell, 2006). The theory suggests that an ethical decision-making process commences with the identification of ethical dilemmas. Thus, by the perceptions of moral conflict about a choice, a consumer may approach other ethical alternatives that might lead a consumer to resolve their detected ethical problems (Hunt & Vitell, 1986; Hunt & Vitell, 2006). In short, the ethical decision is a function of the deontological and teleological consideration together and a choice that mostly driven by the assumptions of both considerations.

The theory of marketing ethics (Hunt & Vital, 1986) suggests that the ethical decision-making process commences with identifying the moral problem, termed as an ethical dilemma. The logic emphasized in the theory that if one's perception of an alternative is unethical or less ethical (for instance., stolen goods.), an individual must have led to a perception of the further alternative to resolve the identified ethical problem. The "further alternative" is called an ethical choice (Hunt & Vitell, 1986; 2006). However, consumers are ready to purchase illicit goods, yet they have an 'unethical perception' about the illicit goods, at the same time, they are also well aware of the availability of ethical goods or alternatives. This is not what the theory of marketing ethic is actually defining. Therefore, it is very crucial to explore the notion of the ethical conflict in illicit behavior like the purchase of stolen goods and its effect.

A decision may often result in a negative psychological outcome when a choice may be seen as unlawful or morally inappropriate for individuals or even for a third party. Some decisions were identified with negative emotions, especially from a failure of self-regulation, which includes the feelings of remorse, sadness, shame, guilt, regret, and dissatisfaction (e.g., Bagozzi et al. 1998; Burnett & Lunsford, 1994), dissonance or mental inconsistencies (Festinger, 1962: 1657; Kowol, 2008; Telci, Maden & Kantur,

2011) and consumer ethical tension/conflict (Bateman, Lloyd & Tankersley, 2015, p. 239; Ditto & Liu, 2011).

In line with the above theoretical and literature suggestions, if a decision does not support an individual's moral judgment, a behavioral state of inconsistency may be awakened. That is, emotional distress arises due to perceived ethical conflict. In the context of the purchase of stolen goods, the ethical conflict/dilemma can result from many reasons, including questionable action of consumer, unethicity of product and marketing.

Evidence shows that ethical conflict translates into guilt feelings as well (e.g., Cristofari & Guitton, 2014; Backholm & Idås, 2015). Likewise, the definition of ethical conflict seems to be analogous to Burnett & Lunsford's (1994) definition of social responsibility guilt (p. 39). It implies, negative emotion and distress may result from the perceived ethical conflict. We believe that ethical conflict occurs at the point of purchase wherein an individual's moral standards mismatch with the marketer's marketing standards, or activities of illicit marketing. We assume that less-ethical choice like the purchase of stolen goods may result in perceived ethical-conflict that drives any possible post-decision guilt feelings. Hence, it's vital to understand the role of perceived ethical conflict in the decision-making process from a moral perspective. Therefore, we hypothesize the second hypothesis as follows: -

Hypothesis 2: The ethical conflict of consumer is positively related to the feel of consumer guilt.

Consumer guilt in questionable consumer behavior

Another identified element in the purchase of the stolen goods is consumer guilt. Guilt can be resulted from many reasons, including one's failure to control the behavior, having failed to achieve a goal, violation of one's internalized moral principle, or violation of social, legal, and ethical standards (Watson & Spence, 2007; Bonsu & Main, 2006; Boujbel, 2007).

Dahl et al. (2003) has highlighted three dimensions of guilt-inducing scenario related to consumption. It falls under the three following categories: (i) emerges of guilt related to others individual. It implies guilt may result from one's recognition that his action causes a negative impact on people, and it seems a more interpersonal form of

guilt. (ii) emerges of guilt related to societal standards. It indicates that feeling guilt due to violation of norms as well as the disobedient nature of action that socially unacceptable and inappropriate. Finally, (iii) arise of guilt subject to a self. Referring to this, people feel guilty where they are unable to control their behavior or to reach pre-settled behavioral standards and contravening a personal consumption goal. Consistent with the above dimensions of guilt-arousal, all premises are relevant to the buying context of stolen goods. In short, consumer guilt may arise by any of these three guilt-inducing circumstances.

The experience of guilt has been acknowledged under several circumstances apart from the above scenarios. For instance, consumer guilt may result from any action inconsistent with one's ethical judgment. Accordingly, consumer guilt may result from an ethical dilemma (e.g., Greenspan, 1983). Besides, dissonance behavior is found as a guilt-inducing condition. It implies that negative emotion may result from contravening the goal of personal consumption. In line with former studies, it already acknowledged that the dissonance and ethical dilemma as a presumption of guilt (e.g., Stice, 1992; Burnett & Lunsford, 1994; Gray & Wegner, 2010; Festinger, 195). The authors believed the occurrence of cognitive dissonance could be translated into the feel of guilt.

The notion of consumer guilt is marked as a self-reported repercussion of consumers' unethical actions. Besides, consumer guilt plays a complex function in human behavior, and it primarily motivates, directs, and regulates human activities. For example, Burnett and Lunsford (1994) have validated the effect of moral guilt on intention, and the study measured the behavioral notion such as "I will not buy a product if it is against my religious beliefs" (p. 33). The study postulates that the perceived guilt has a negative impact on purchase intention. In other words, literature on consumer ethics has shown the positive impact of consumer guilt on ethical decision-making (e.g., Marks and Mayo, 1991). In contrast, a study by Su et al. (2011) has manifested that consumers' perceived guilt has a negative impact on the intention in to admit an unethical action.

A principal conclusion is that negative emotion can result from any action that harms other people. Moreover, violation of societal standards is a vital reason of guilt arousal in consumption scenarios (e.g., Dahl et al. 2003). As per Burnett and Lunsford (1994), the nature of choice (e.g., stolen goods) may trigger the feeling of guilt (p. 33). Sweeney et al., 2000 observed that 'wisdom of purchase' and '(ethical) concern over deal' may lead to the feel of psychological discomfort in consumer after a purchase. A previous

study found that purchasing stolen goods is personally and socially inappropriate (Fukukawa et al., 2019). Specifically, the questionable behavior is against the internalized moral belief and violates standardized social norms that could be seen as unlawful to a third party. Hence, investigating the role of consumer guilt in the context of the stolen goods is one of the key research objectives. Moreover, it brings us to conclude the role of guilt in any questionable consumer behavior. We believe that consumer guilt may directly affect the purchase of stolen goods.

As mentioned above, the present study assumes that the purchase of stolen goods is negatively influenced by consumer guilt. According to Elliott (1998), a choice can often be guided by emotions. To be specific, a choice having a moral dilemma like the label of stolen, purchasing it will be influenced by the perceived guilt. More than the feel of negative emotions, consumer guilt may drive an individual not to buy stolen goods. Consequently, consumer switches to ethical alternatives more likely or neutralizes perceived guilt leads to the purchase of stolen goods with a feel of moral. Therefore, we hypothesize that: - Consumer guilt negatively influences the purchase of stolen goods.

Hypothesis 3: There is a negative relationship between consumer guilt and the purchase of stolen goods.

Consumer excuse and neutralization in questionable consumer behavior

Guilt often functions as a self-control mechanism, which appeals not to perform a given, due to the anticipated guilt. However, individuals may neutralize their feeling of guilt in order to take the advantage of less-ethical choices. In Sutton's (1995) former study on buying stolen goods, the author discovered that most of the consumers of stolen goods buy stolen goods wittingly and knowingly. Moreover, the author asserts that for the sake of personal gain, the buyer may rationalize his/her purchase of stolen goods to take the benefit of unethical behavior (p. 408). Albers-Miller (1999) has acknowledged that people's ability to excuse and rationalize their unethical behavior will moderate the effect of inappropriate behavior, including negative emotions (p. 227).

Indeed, a positive correlation between making excuses and wrongdoing was acknowledged (Agnew & Peters, 1986). Some behaviorists (e.g., Bandura, 2002; Naso, 2012) believe that ethically minded people behave questionably but only to some extent. This phenomenon denotes that people misbehave up to a level where they can feel

themselves as a moral person while the action is morally wrong. In this way, people not only benefit from their misbehavior but spontaneously feel moral also. This mechanism is often described as a selective violation of ethical standards (e.g., Naso, 2012, p.244) or selective moral disengagement (e.g., Bandura, 2002).

A vital insight gained from questionable consumer behavior literature is the key relationship between questionable behavior and the use of rationalization or excuse strategy. Excuse and justification strategy facilitates an individual to behave morally wrong while holding an attachment to internalized ethical belief and the existing legal system (Odou, & Bonnin, 2014). Moreover, an excuse mechanism can influence the complex self-regulatory system of an individual by reinterpreting the original beliefs and attitude. The study's central problem is that the ethically questionable consumer is personally accountable for his norm-deviant behavioral notion, which may end up with a state of psychological inconsistency, including cognitive dissonance, ethical conflict, and feel of guilt. (e.g., Festinger, 1957; Burnett et al., 1994; Burnett & Lunsford, 1994). These behavioral repercussions may demand a self-conscious explanation for misbehavior in order to restore feelings of negative emotions and state of psychological disharmony. Therefore, we assume that ethically principled people can behave unethically by performing justifications and excuses.

When people perceive an ethical problem related to a choice or behavior, they may lead to the experience of psychological distress and guilt. Subsequently, they inherently seek to reduce the negative emotions by changing their decision to an ethical alternative that can resolve the ethical dilemma (Hunt & Vitell, 1986). Otherwise, they neutralize feelings of guilt without changing behavior (or attitude) to gain the advantages of an illegal action (Sykes and Matza, 1957). Many studies have theorized the same phenomenon with different models. For instance, the integrated model of dissonance-neutralization by Riekkinen (2016) and the guilt-neutralization model by Sutton (1995) has provided very rich insights into the cognitive mechanism of restoring the state of negative emotions and psychological disharmony. These models were termed as a consumer dissonance-reductions strategy and guilt-management strategy in the literature.

Gruber and Schlegelmilch (2014) investigated the consumer's use of self-defense technique that explains the legitimization of norm-and-attitude-inconsistent behavior. The study also found the use of neutralization strategies to legitimize inconsistent behavior. Furthermore, we identified three critical roles of consumer excuses, including

neutralization strategy, in legitimizing unethical behavior. The roles of consumer excuses serve the functions listed as follows. (i) Excuses and neutralization strategy that moderate the negative consequences of inappropriate behavior by making excuses and neutralization (e.g., Albers-Miller, 1999, p. 227). (ii) Neutralization strategy that moderates the relationship between the perceived behavioral control and ethically questionable behavior (e.g., Fukukawa et al., 2019). (iii) The direct relationship between the use of neutralization strategy and wrongdoing (e.g., Cromwell & Thurman, 2003; Chatzidakis et al., 2007; Agnew & Peters, 1986).

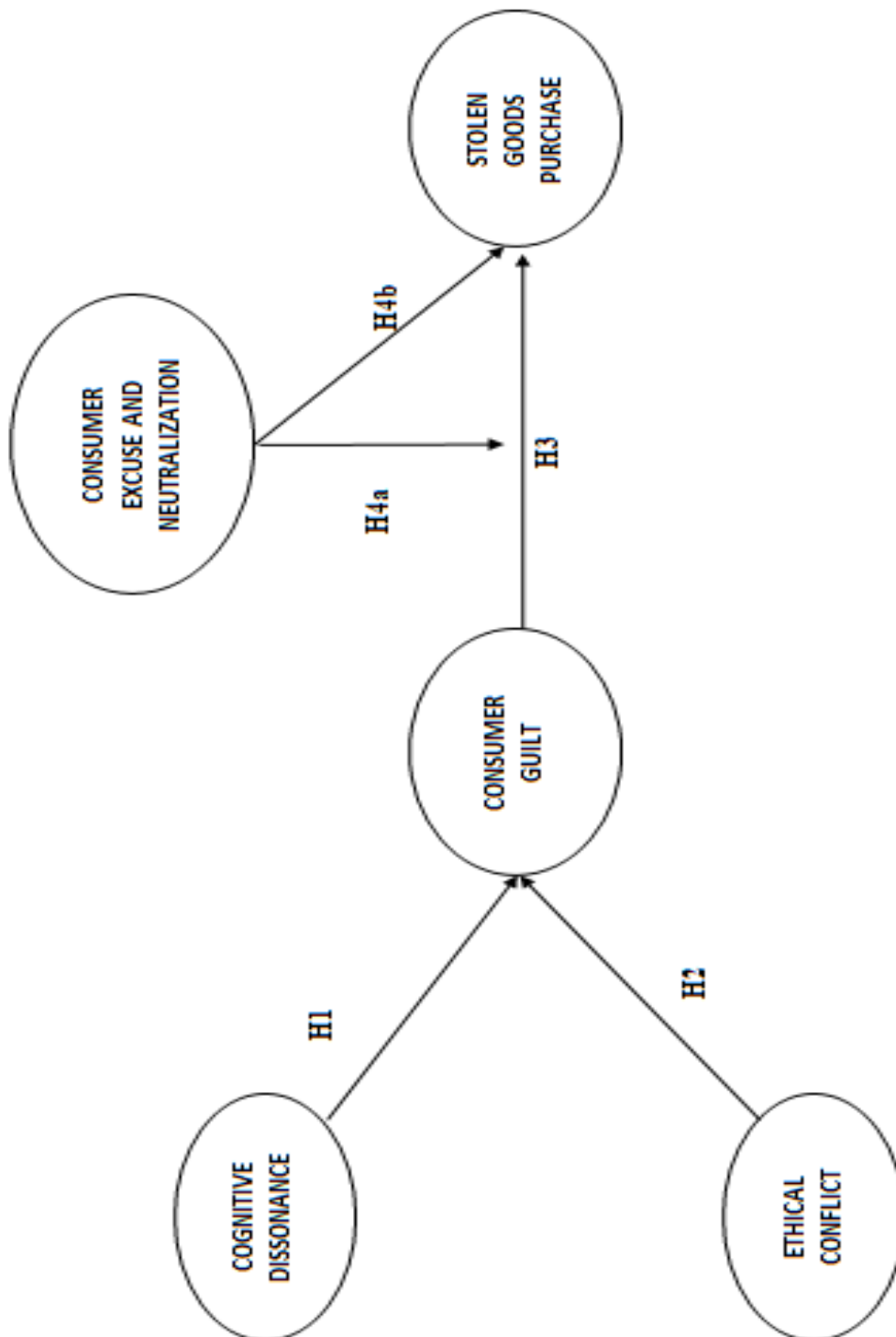
Consistent with the findings of Chatzidakis et al. (2007), the study also revealed the moderating as well as the direct effect of neutralization techniques on purchase behavior (p. 95). Similarly, Agnew and Peters (1986) stated that the acceptance of neutralizations will lead to questionable behavior. Thus, a central element in the purchase of stolen goods is referred to the notion of consumer excuse and neutralization. In this sense, we assume that consumer excuse and neutralization play both roles. Firstly, consumer excuse and neutralization moderate the relationship between consumer guilt and the purchase of stolen goods. It means that the consumer excuse mechanism manages the guilt as a guilt-management strategy triggered by cognitive dissonance or ethical conflict. Thus, we believe that consumer excuse and neutralization mechanisms has the ability to moderate the negative effect of guilt on stolen goods purchases. Secondly, there is a direct relationship between consumer use of excuse strategy and ethically questionable behavior. We assume that there is a direct influence of the use of neutralization on unethical consumer purchases. Consumer excuse and neutralization can be a sound predictor of consumers' attitude-behavior divergences. We believe that consumer excuse and neutralization can provide a central explanation for ethically questionable behavior due to the following reasons: (i) the consumer excuse mechanism is a decision rule for making unethical choices, (ii) it demonstrates how does the excuse mechanism is cognitively used to self-defends in illicit behavior, and (iii) the excuse mechanism is potentially observable in consumer behavior, particularly in consumer ethics.

Based on the above insights, the current study aims to remark on the role of consumers' excuse mechanism and acceptance of neutralization techniques in terms of the stolen goods purchase decisions. The present study assumes that neutralization techniques are a guilt-management strategy that allows consumers to justify or rationalize an illegal act or immoral behavior. In addition, we believe that the consumer excuse

mechanisms prompt the consumer to do wrong with the feel moral. Therefore, we hypothesize that: -

Hypothesis 4a: Consumer excuse mechanism and neutralization positively moderate the relationship between consumer guilt and stolen goods purchase.

Hypothesis 4b: Consumer excuse mechanism and neutralization have a direct positive impact on stolen goods purchase.



Hypothesized Model

Figure 2. 2. *The Research's Conceptual Model*

3.3. Research Design: Overview

The study's objectives have fallen under three-folds. The first objective is to investigate the behavioral aspect of unethical consumers. We direct our research attention to the behavioral aspects such as recency and frequency of stolen goods purchase. The second objective is to examine the relation of key behavioral inconsistencies (ethical conflict and cognitive dissonance) and their behavioral/psychological impact on the consumers who purchase stolen goods. Therefore, in the initial phases of the research, we attempt to explore the possible relationships between questionable purchase behavior along with repercussions of behavior, such as cognitive dissonance, ethical conflict, and the feel of consumer guilt. The third objective is to remark the legitimating tool for rationalizing the purchase of stolen goods, which coined the term Consumer Excuse and Neutralization.

Consistent with the study's objectives, the present research primarily focuses on the behavioral as well as psychological aspects of unethical consumers. The study is looking to underline the cognitive processes of making excuses associated with consumers' questionable behavior. In order to answer the research objectives, this study primarily depends on psychometric perspectives. The notions of perceived ethical conflict, cognitive dissonance, consumer guilt, and consumer excuse mechanisms are scalable phenomena with indicators. In brief, the study wants to measure some intangible notions of consumer behavior to explain the unethical decision-making process of consumers.

The study uses different latent variables (unobservable variables) with multiple measurement items and indicators for measuring each construct. Moreover, the study developed new scale instruments as well as adopted scales for measuring the constructs. Some theoretical constructs, such as cognitive dissonance, ethical conflict, and consumer guilt, were measured as a reflective method, while neutralization techniques were assessed based on formative second-order methods. In short, each theoretical construct has different measurement scales with psychometric properties. Cognitive dissonance and ethical conflict signify the perceptual elements of unethical buying. Consumer guilt indicates the emotional aspect in terms of the state of feeling. Consumer excuse mechanism and neutralization predict different beliefs or opinions about questionable behavior, i.e., buying stolen goods. Psychometric instruments like the 5-point Likert scale has been employed to position the quantification of perceptions, state of feeling, beliefs, and opinions.

In short, in order to fulfill the prime objectives of the current study, a quantitative methodological approach was used. From the methodological perspective, this study clearly demanded a sound psychometrical measurement of each construct to determine the causal relationship between various latent variables, including moderation effects of consumer excuse mechanism. Moreover, qualitative data were used to measure the model's cause-effect relationship and to test the research hypothesis. The questionnaire survey method was used as a methodological approach for gathering the qualitative data. Details of measurement of constructs, including scale developments, are discussed in the below section. Most of the scales used in this study were adapted and accordingly modified.

3.4. Measurement of Construct

The present study has adapted and modified some existing scales, in order to measure the constructs such as ethical conflict, cognitive dissonance, and consumer guilt. Also, for assessing the consumer excuse mechanism, the measurement of constructs was extracted and developed from the existing literature of neutralization. Most of the constructs are unidimensional, excluding the consumer excuse mechanism. The consumer excuse and neutralization scale have multi-dimensional sub-constructs, and it was measured with various determinants of the consumer excuse mechanism. In other words, our model has used both unidimensional and multi-dimensional constructs.

In the state of psychological inconsistencies and discomfort, which is entitled to cognitive dissonance and ethical conflict, these notions were measured by reflective indicators and are unidimensional in nature. Likewise, in order to measure the notion of negative emotions and to what extent a consumer feels guilty, the measurement of consumer guilt was measured by reflective indicators and is unidimensional in nature.

The consumer excuse mechanism was measured with the neutralization techniques. The construct has been identified as a multidimensional construct, having a reflective-formative combination. The multidimensional construct of consumer excuse and neutralization is a function of seven underlying dimensions: the denial of responsibility, denial of victim, denial of injury, condemning the condemners, and appeal to higher loyalty and normality. In other words, these seven determinants of consumer excuse mechanism were employed to measure how individuals make excuses for buying stolen goods. The construct was measured as a type II reflective-formative higher-order

construct in SEM. The construct of consumer excuse and neutralization have higher-order effects (known as moderation effects) and direct effects. For measuring both the direct effect and moderating role of consumer excuses and neutralization, the construct was positioned as a second-order reflective-formative construct along with different measurement items.

The present study employed five points Likert scale instead of seven and nine-point scales in order to position the quantification of each predictor variable. Based on the nature and characteristics of the sample population, the researcher has preferred five-point scales. The sampled population's education level was the mainly consideration for choosing five-point scales. The methodological literature suggests that the sample population's education level is a vital factor for choosing the ranges of Likert-type point scaling. Hair et al. (2011) suggested that if the targeted respondent has a low level of educational background and very few years of schooling profiles, then a five-point Likert is recommended. Hence, a five-point Likert scale was anchored for each construct except the purchase of stolen goods, and responses were rated on a 5-point scale that is ranging from "(1) strongly disagree" to "(5) strongly agree."

The dependent variable of the research, that is, the purchase of stolen goods (frequency of past purchases) is measured with actual past behavior. In order to measure the dependent variable, the present study used the frequency of past purchases with a five-point scale. As per Birks and Malhotra (2006), five points of the frequency of purchase were the most commonly used scale in marketing (p. 283). Besides, the responses were rated on the scale of (i) never to (v) very often.

The following section has discussed the measurement of each construct together with the methodological literature. The measurement of construct aims to demonstrate the available predictors of each latent construct along with the levels of measurement. A detailed investigation of the various scales, attributes of scales, dimensions, and sub-dimensions of the scales were examined and reviewed in order to develop suitable measurement scales for all predictors below.

3.4.1. Measurement of Cognitive Dissonance

The tenet of cognitive dissonance has been defined from different perspectives such as cognitive and emotional. Consequently, the cognitive and emotional perspectives have been considered as a key criterion while measuring the concept. Methodological literature

shows a number of established measurement items and scales that were employed to measure cognitive dissonance in consumer behavior studies. This section aims to glance over different measurement instruments of cognitive dissonance and their methodological evaluations.

As mentioned above, there are many different types of dissonance scales available to measure cognitive dissonance. Initially, dissonance was described as a subjective feeling of individuals (e.g., Festinger 1957). Cognitive dissonance was also measured as a state of anxiety at the very beginning. In 1978, Menasco and Hawkins focused on the state of anxiety in order to measure the magnitude of post-purchase dissonance. Menasco and Hawkins (1978) also defined the notion of dissonance in terms of the state of anxiety. Anxiety can be generated at any point in purchase situations. The authors found that some dissonance may even be experienced from market variables (i.e., product, price, store). This implies that an anticipated decision difficulty of a consumer while choosing an alternative from a number of available brand alternatives (or store alternatives) may lead to a state of anxiety/distress (p. 654). Level of decision difficulty and subsequent feelings of consumer distress were labeled as a key scenario for the arousal of cognitive dissonance. Further, the dissonance may occur subsequent to the purchase decision, especially due to the negative attribute of the chosen alternative (or store) versus the positive attributes of rejected alternatives (or stores) (p. 654). Likewise, Menasco and Hawkins (1978) were assessed the dissonance related to decision difficulties with six sub-dimensions (p. 653).

A study by Korgaonkar and Moschis (1982) used to measure various dimensions of dissonance integrated with a product's performance, expectations, product involvement. Their study mainly examined consumer judgment of product performance. They assessed cognitive dissonance as an actual feeling triggered by a mismatch between expectations and a product's performance. Another scale for the cognitive-dissonance measurement was made up by Montgomery and Barnes (1993). Their study was centered on the correctness of a decision and the subsequent notion of cognitive dissonance. In their scale, the cognitive dissonance was measured in the form of subjective feelings of the purchaser.

Simultaneously in some of the studies, the measurement of dissonance focused on the state of psychological discomfort (e.g., Montgomery & Barnes, 1993; Elliot & Devine, 1994), which can be felt at different stages of the purchase, including while purchasing or before and after a purchase decision.

Elliot and Devine (1994) were developed a 3-item scale of discomfort intended to reflect the state of discomfort. The scale indicators were being uncomfortable, uneasy, and bothered. The authors believed and also measured dissonance as an experience over the psychological discomfort (p. 383). However, the authors' investigation was mainly focused on the arousal component of dissonance rather than the state of feeling. As a result, the research went on to investigate dissonance-provoking situations. The authors pointed that the 'psychological discomfort may generate from counter-attitudinal behavior' (p. 387). The study also concluded that counter-attitudinal behavior might provoke psychological discomfort as a repercussion of the questionable act (p. 390). This finding strongly supports Festinger's (1957) statement of dissonance-arousal in the sense of discrepancies between attitude and behavior. Likewise, the test of dissonance integrated with satisfaction has been found. Dissatisfaction was marked as an arousal aspect of dissonance. For instance, Sweeney et al. (1996) have explained a possible explanation of cognitive dissonance incorporated with (dis)satisfaction. Their study had made up of an 11-item scale for measuring satisfaction along with the four-item dissonance scale, and dissonance was evaluated as a state of discomfort (p.140).

Moreover, dissonance has been assessed in several forms, including different dimensions and sub-dimensions (Dietz, 1997, p. 283). When it comes to the dimensionality of dissonance, only the emotional element of disharmony (as dissonance) was suggested in Festinger's (1957) original definition of dissonance. On account of it, cognitive dissonance scales were only available in the form of a psychological state of distress at the early stages. However, Sweeney et al. (2000) stated that dissonance has both cognitive elements as well as emotional elements (p. 383). The authors developed a comprehensive scale that encompasses both emotional and cognitional aspects for measuring dissonances. Also, cognitive dissonance was assessed under three distinctive sub-dimensions such as emotional, wisdom of purchase and concern over deal. Twenty-two scale items were developed, and fifteen items of the scale were generated and concluded as an emotional dimension of dissonance. Subsequently, a short scale for the 'wisdom of purchase' and 'concern over deal' were separated and presented as two separated domains of cognitive aspects of dissonance. In the dissonance literature, particularly in consumer behavior literature, all these three dimensions of dissonance were broadly adopted, and it has spawned a great number of consumer dissonance studies forward.

In another study, Sweeney et al. (1996) developed a scale that is mainly for post-purchase dissonance. Their multi-dimensional scale has been found to be the most widely used and accepted cognitive dissonance measurement in consumer behavior. In the purchase context, the dissonance's emotional dimension was described as a subjective feeling of an individual, and that is defined as a psychological disharmony, followed by a purchase decision (Sweeney et al., 2000, p. 380). Simultaneously, the cognitive element of dissonance was defined as a person's recognition in the post-purchase phase. The cognitive aspect of dissonance was presented by suggesting two notions such as the wisdom of purchase and concern over deal. The wisdom of purchase results from consumer recognition about their purchase decision and the decision may not have really needed the product or may not have selected the appropriate one (p. 380). Furthermore, the authors defined the second dimension about consumer recognition in the post-decision stage, and they entitle it with "concern over deal". The concern over deal implies that "a person's recognition after the purchase has been made that they may have been influenced against their own beliefs by sales staff" (Sweeney et al., 2000, p.380).

Another available scale to measure dissonance is offered by Koller and Salzberger (2007). In their work, explanatory research was conducted to develop an eight-item scale of dissonance based on the Response Theory. The items covered sub-dimensions of cognitive dissonance with the pre-and-post decision (Koller & Salzberger, 2007, p. 223), and their scale included both emotional and cognitive dimensions.

To sum up, researchers have measured cognitive dissonance from different perspectives, including state of mind and feelings, i.e., *feelings of discomfort* (e.g., Montgomery & Barnes, 1993; Menasco & Hawkins, 1978; Elliot & Devine, 1994; Sweeney, Soutar & Johnson, 1996), *the wisdom of purchase* (e.g., Sweeney et al., 2000), *the concern of deal* (e.g., Sweeney et al., 2000), *cognitive emotions with (dis)satisfaction* (e.g., Sweeney, Soutar & Johnson, 1996), *anxiety over deals* (e.g., Menasco & Hawkins, 1978), *the state of uncertainty and doubt* (Montgomery & Barnes, 1993) and finally *product dissonance* measured in terms of the rightness of the decision (e.g., Sweeney et al.2000; George & Yaoyuneyong, 2010). All can be briefly summarized that cognitive dissonance was mostly defined as post-purchase dissonance in consumer behavior literature, and could be experienced due to the importance of a decision, degree of irreversibility, the personality of a buyer, the complexity of a decision, type of product, positive features of rejected choice and negative attributes of chosen alternatives, price of

product, effort and time needed to purchase and social reception of purchase (e.g., Smyczek, 2002; Rudnicki, 2004; Olejniczak, 2017).

Consistent with the above-cited studies, many pieces of evidence about different dimensions and sub-dimensions of cognitive dissonance have been explored from different consumption scenarios in the literature, and, cognitive dissonance have been measured with different cognitive dissonance scales distinctively. Dissonance in consumer behavior has been explored mostly as post-purchase dissonance, which derives from an inappropriateness of choice. However, the current study focuses on a person's recognition and perception about the illicit purchase and the state of psychological discomfort driven by making an illicit purchase (for instance, acquiring stolen goods- i.e., purchase dissonance). One may experience after the purchase as a post-purchase dissonance.

Adaptation of Scale Items for Cognitive Dissonance

The present study is intended to uncover the presence (or absence) of cognitive dissonance, including ethical dissonance in the buyers of stolen goods. Hence, the present study used a pre-existing scale instrument in order to measure both emotional and cognitive state derived after an illicit purchase. The scale items were adapted from Sweeney et al. (2000). It is because among the cognitive dissonance scales and behavioral inconsistency offered in the literature, the ones developed by Sweeney et al. (2000) are the most cited. Moreover, the original scale items of cognitive dissonance met the demands of the present study. Eight items for cognitive dissonance were adapted for the pilot study. Table 3.1 shows the measurement items of consumer dissonance.

Table 3. 1. *Measurement of Cognitive Dissonance (CD)*

Item	Measurement items	Source
CD1	I feel uncomfortable when I purchase stolen goods.	Items based on Sweeney et al. (2000)
CD2	I feel like I am doing the wrong thing	
CD3	I wonder if I really need to purchase a good which is stolen/illegally obtained.	
CD4	I feel morally wrong about my buying of stolen things.	
CD5	After I purchase a product, I usually wonder whether the product could be a stolen good, and I've been fooled by the seller	
CD6	After I purchased a product, I wonder whether there was something morally wrong with my purchase.	
CD7	I wonder if buying stolen goods is the <i>right choice</i> for me	
CD8	I thought I <i>shouldn't have bought</i> stolen	

The form of chosen scale items was reflective indicators, which encompassed both the cognitive and emotional aspects of cognitive dissonance. For the level of measurement, a five-point Likert scale was anchored, and items were rated on a 5-point scale that is ranging from "(1) strongly disagree" to "(5) strongly agree."

3.4.2. Measurement of Ethical Conflict

Based on the former literature in the discipline of ethics, three different causal roots of ethical conflict were manifested (Moser, 1988): (i) Often decision-makers face ethical conflict, resulting from the clash between defined right and wrong. (ii) The ethical conflict results from a mismatch between one's personal values and the special rules of an organization. The special rule of the organization signifies the activities which are against ethical business practices. It has been termed as ethical conflict at the workplace, and (iii) The ethical conflict results from a moral dilemma. That is, one's act is on behalf of the organization, but the decision is against an individual's personal values and beliefs (p. 384). The evaluation criteria for ethical conflict showed that measurement items for assessing the notion of ethical conflict could be developed from any ethics branches, including business ethics, marketing ethics, and literature of ethical behavior (Ulrich, Soeken & Miller, 2003).

Former literature recommended multiple procedures and methods for assessing the ethical conflict construct. For instance, (i) Experienced-based measure of ethical conflict. Accordingly, a measurement of the state of mind as an experienced feeling of conflict (discomfort) was evaluated (e.g., Sims & Keon, 2000). (ii) The measure of frequency and degree of ethical conflict (e.g., Falcó-Pegueroles et al., 2013). In here, 'how frequently people feel ethical conflict' is assessed. (iii) The scenario-based assessment of ethical conflict is related to the different (un)ethical contexts. The scenario-based assessments were mainly used in organizational levels, including the workplace (e.g., Schwepker et al., 1997; Valentine, Hollingworth & Eidsness, 2014). (iv) Interview-methodology of measuring ethical conflict (e.g., Gaudine & Thorne, 2000). (v) Correlation analysis, that is; ethical scales measure the matching degree of similarity with properties of ethical judgments and mismatches judged to be the notion of ethical conflict (e.g., Schwepker et al., 1997; Dubinsky & Ingram, 1984, p. 344.; Baumhart, 1968). At very first, the correlation analysis was employed to measure the notion of ethical conflict. The researchers measured the ethical conflict by the degree of similarity between ethical

statements with respondent's ethical actions (e.g., Schwepker et al., 1997). That is, ethical statements used as an evaluative criterion in order to measure the ethical response of the participant. Participant's (un)ethical reaction and response that has used to underline the ethical conflict or ethical dilemma, related to a subject.

Ethical conflict is often defined as a subjective perception about legally and socially inappropriate behavior and the experience of a moral clash. Ethical conflict can arise in a decision context wherein the moral dilemma exists, and individual personal values and ethical judgment clash each together (Moser, 1988). Thereby, often ethical conflicts were measured in terms of intrapersonal role conflicts. Ethical conflict implies any intrapersonal role conflict and incompatibility in the workplace. These phenomena were measured in employees where a moral dilemma comes into play in the context of organizational decision-making. That is, one acts on behalf of an organization, but the decision is against an individual's personal values and beliefs (e.g., Dwyer & Friedberg, 1993).

Often studies have measured the notion of the ethical conflict by centering on the evaluation of moral dilemma and moral distress. For instance, ethical conflict was often measured by Moral Distress Scale, developed by Corley (1995). Many studies were used MDS to assess the ethical conflict (Falcó-Pegueroles et al., 2013). Likewise, Reidenbach and Robin's (1990) multidimensional ethics scale was also used in many studies to measure ethical judgments, ethical conflict, and ethical dilemma. Reidenbach and Robin's (1990) ethical scale was highlighted because their scale includes various normative philosophies of ethics under one heading, and it is entitled 'The Multidimensional Ethics Scale'.

Methodological literature review shows that experienced-based measurement of ethical conflict is a quite popular approach for measuring ethical conflict. Following this approach, the respondent's level of discomfort was mostly measured in the form of state of mind, feelings of conflict, and traits of emotional experiences (e.g., Sims & Keon, 2000). To what extent people feel conflict was primarily emphasized in the experienced-based scale. For measuring ethical conflict, "how comfortable do you feel with your decision?" were most frequently inquired (e.g., Sims & Keon, 2000) and scale items "uncomfortable" and "comfortable" were used to mark the responses. In this way, the state of comfortability was found a key measurement instrument that is used to assess the experience of ethical conflict. Often, levels of measurement of (dis)comfortable were

rated on the points and the points were ranging from very uncomfortable to very comfortable.

Another approach for measuring the ethical conflict is scenario-based assessment. A scenario that generates ethical issues is thematically presented to a targeted sample audience. As per an investigator's need, different hypothetical purchase scenarios can be asked to obtain a possible answer to measure the perceived ethical conflict. From the response, the researcher assesses how an individual responds to each decision circumstance (e.g., Schwepker et al., 1997; Valentine, Hollingworth & Eidsness, 2014; Falcó-Pegueroles, 2013). The scenarios are also used to generate scale items to measure the ethical conflict. For example, Falcó-Pegueroles, (2013) was made up of the Index of Exposure to Ethical Conflict (IEEC) for measuring ethical conflict in clinical and nursing scenarios (p. 2).

Another key finding in the methodological literature of ethical conflict is the arousal component of ethical conflicts, which was examined by Kammeyer-Mueller et al. (2012). The authors identified the state of ethical conflict and assessed it in the form of interpersonal conflict while behaving less ethically or unethically. The authors were made up six new items to measure ethical conflict at work and measurement items were mainly employed to indicate the feeling of discomfort within the workplace.

Valentine, Hollingworth, and Eidsness (2014) were made up instruments for measuring the state of perceived ethical conflict, and the scale instrument was developed to measure the employees' perceptions of ethical conflict at the workplace. Related to managerial decision making, the scales were used to measure an individual's perceptions of ethical climate and ethical context of a decision.

Adaptation of Scale Items for Ethical Conflict

In the present study, the construct's essential purpose is to measure the ethical conflict related to the purchase of stolen goods. That is, the ethical conflict is to describe the experience of discomfort associated with the moral issue, especially for involving illicit purchase against one's ethical beliefs. For this purpose, the present study used a combined pre-existing scale instrument in order to measure the phenomenon of conflict. This study was adapted the measurement items from Kammeyer-Mueller et al. (2012) and Valentine et al. (2014). The measurement indicators are centered mainly on the subjective perception about the purchase of the stolen goods, and these scale items are modified

necessary. Table 3.2 shows the measurement scale for ethical conflict. Items EC1 and EC2 were adapted and modified based on the findings of the original items of Kammeyer-Mueller et al. (2012). EC3 and EC4 were adapted and modified from the original measurement of Valentine et al. (2014) for the pilot study. The form of chosen scale items is reflective indicators. All four items were rated on a five-point scale anchored by "1-strongly agree" and "5-strongly disagree".

Table 3. 2. *Measurement of Ethical Conflict (EC)*

Item	Measurement items	Source
EC1	Often, I necessary to compromise my ethical belief in order to buy stolen goods.	Item based on Kammeyer-Mueller et al. (2012)
EC2	I feel discomfort when I compromise my ethical belief in order to buy stolen goods.	Item based on Kammeyer-Mueller et al. (2012)
EC3	There exists a conflict between my personal ethical values and my purchase of stolen goods.	Item based on Valentine et al. (2014)
EC4	There exists a conflict between my purchase of stolen goods and what I feel morally right.	Item based on Valentine et al. (2014)

3.4.3. Measurement of Consumer Guilt

Previous empirical studies have measured the notion of guilt in different ways. For instance, the notion of guilt was measured in terms of various adjectives of the word 'guilty'. One of the early examples in the literature was the Differential Emotion Scale. The Differential Emotion Scale by Izard (1977) was made up of several adjectives of guilt. The author used the words "guilty", "ashamed", "blameworthy", and "repentant" to assess the feeling of guilt (p.84, & p.87). Similarly, another example for measuring guilt with adjectives of guilt is Mosher (1980), and the author also measured the guilt emotion in a similar way. Mosher (1980) was assessed different states of feelings of guilt with guilt's adjectives. The measurement items included "guilty", "remorseful", "blameworthy", "repentant", "sinful" and "conscience-stricken". In line with the above scales, both authors were measured the emotional state of people.

Guilt and shame are considered as overlapping concepts and previous literature uses the notion of shame and guilt synonymously to measure negative moral emotion. The State Shame and Guilt Scale is a sound example for it. The State Shame and Guilt Scale is developed by Marshall, Sanftner and Tangney (1994). The scale is a key instrument

used for measuring consumers' negative emotions in terms of shame and guilt. Guilt was remarked as negative-moral emotion in the family of consumer emotions. Freud believed that shame is social anxiety while guilt is moral anxiety, and both are in the same set of emotions (Izard, 1977, p.78).

Consumer guilt is a separate notion in the guilt behavior. Guilt was measured as a consumer's unpleasant emotional state. In the context of purchase situations, the unpleasant emotional state was measured as feelings of guilt, experienced guilt, and anticipated guilt. Moreover, the emotional states of consumer guilt were measured by many sub-dimensions in consumer behavior. However, the most frequently used scale items are "I feel guilty", and "I would feel guilty". Experienced guilt and anticipated guilt both are two measurement aspects of consumer guilt. When it comes to experienced guilt, Marschall, Sanftner, and Tangney (1994) developed the State Shame and Guilt Scale (SSGS) to measure the experience of guilt along with shame. The original scale is a 10-item scale and includes 5-subscale items for each construct. Likewise, guilt was defined as a state of anxiety. For instance, measurement of guilt was assessed as a state of anxiety by Gottschalk and Glesser (1969).

The intensity of guilt feeling was also measured in addition to measuring the state of guilty feelings. An original scale was developed by Dahl, Honea, and Manchanda (2003) to assess the intensity of guilt. The authors were assessed both how respondents felt and the extent to which a consumer experiences guilt. The intensity of guilt feeling was tested with 'no guilt at all/a lot of guilt'.

Anticipated guilt has a special role in the decision-making process, especially in ethical decision-making. For the measurement of anticipated guilt, Perceived Guilt Index developed by Otterbacher and Munz (1973) is an early example for the scale items to assess the anticipated guilt. In addition, many scales were developed by time for measuring anticipated guilt. A 10-item scale developed by Roseman, Wiest, and Swartz (1994) and measurement of anticipated guilt by Lwin and Phau (2009) are the further evidence of scales that are used to measure the notion of anticipated guilt. Roseman, Wiest, and Swartz's (1994) scale investigate perceived negative emotions regarding questionable purchases with anticipated feelings, thoughts, and concerns. Items in the scales were used to assess the different sub-dimensions of the construct and include both emotions (i.e., *I would feel the tension, I would feel remorse*) and cognitive elements (*I think that I was in the wrong*).

In the consumption contexts, guilt may arise from any violation of internal and external sources of behavioral norms. For example, violations of behavioral norms and violation of social standards. Likewise, guilt may result from the failure to accomplish a predefined behavioral goal. As per Burnett and Lunsford (1994), consumer guilt has many dimensions and different aspects. The authors categorized four different categories of consumer guilt; such as financial consumer guilt, consumer health guilt, consumer moral guilt, and social responsibility guilt.

Dahl, Honea, and Manchanda (2003) have also developed a three-dimensional scale to measure consumer guilt integrated with Guilt Related to Others, Guilt Related to Societal Standards, and Guilt Related to Oneself. Their scale indicates the multi-dimensionality of consumer guilt. Similarly, Roseman, Wiest, and Swartz (1994) have measured guilt in terms of three aspects and sub-dimensions, including feelings of guilt, and guilt-related thoughts (intention), and guilt related to actions. Likewise, a scenario-based assessment of feeling of guilt was used to measure the different dimensions and aspects of guilt. Lascu's (1991) measurement of consumer guilt is a vital example of a scenario-based measure.

Adaptation of Scale Items for Consumer Guilt

In the present study, this construct's essential purpose is to measure the negative emotion associated with the purchase of stolen goods. For this purpose, the present study used a pre-existing scale instrument in order to measure the experience/feel of guilt. Roseman, Wiest, and Swartz's (1994) scale were adapted and modified from the original measurement for the pilot study. Table 3.3 shows the measurement scale items for consumer guilt. The reflective indicators were chosen. All four items were rated on a five-point scale anchored by "1-not at all" and "5-extremely". See Table 3. 3. below.

Table 3.3. *Measurement of Consumer Guilt (COG)*

Item	Measurement items	Source
COG1	The purchase of stolen goods makes me feel guilty.	Items based on Roseman, Wiest, and Swartz (1994)
COG2	The purchase of stolen goods makes me feel regretful.	
COG3	I feel sad and apologizing for my actions.	
COG4	I regret for helping the crime and the criminals.	
COG5	I think that my purchase of stolen goods is wrong.	
COG6	One should not purchase stolen goods for any reason.	

3.4.4. Measurement of Consumer Excuse Mechanism

When it comes to measuring consumer excuse and its mechanisms, former studies have primarily fallen under two major methodological concerns and approaches. These methodological approaches in neutralization research are (i) qualitative methods of data collection, using interviews, and (ii) quantitative methods of data collection with survey instruments. In addition to the original techniques of neutralization (i.e., *Denial of Responsibility; Denial of Injury; Denial of Victim; Condemnation of the Condemner and Appeal to Higher Loyalty*) that presented by Sykes and Matza (1957), qualitative methods of data collection were mainly used to assess and interpret the neutralization mechanism. As a result, these qualitative data were identified and reported many additional techniques of neutralization mechanisms (e.g., *Defense of Necessity; Claim of Normality; Claim of Entitlement; Justification by Comparison; Justification of Postponement; Comparison between the Risks*) into the marketing literature (e.g., Thurman, 1984; Cromwell and Thurman, 2003; Gauthier, 2001; Minor, 1981; Peretti-Watel, 2003, p.34). On the other hand, quantitative research studies mainly attempt to fit data into a proposed theoretical model with neutralization techniques (e.g., Brunner, 2014). The quantitative research studies were explored the data with a measurement scale by using survey instruments under various scenarios of consumption. We could clearly identify a lack of literature on neutralization strategies in consumer behavioral studies, furthermore, the available literature shown that quantitative approaches are limitedly applied in the studies.

Since most of the studies were qualitative in nature, only a few studies were employed the measurement scales to assess the use of neutralization techniques in quantitative research. For instance, Rogers and Buffalo in 1974 were developed very remarkable and simplified indicators for assessing the use of neutralization techniques. Initially, 25 indicators of items were constructed under two dimensions, and the dimensions were predicated based on neutralization indicators and non-neutralization indicators. Moreover, the authors have assessed questionable behavior along with the revised version of the neutralization scale. Under the revised items, each five-techniques of neutralization (i.e., denial of responsibility, denial of victim, denial of injury, condemnation of the condemner, and appeal to higher loyalty) were measured with one or two measurement item indicators (p.318-319; p.324).

Strutton et al. (1994) were developed scale instruments for measuring the tenet of neutralization. The authors translated the original neutralization technique into a

consumer context. The study applied a variety of neutralization techniques to a consumer's inappropriate buying context to measure the notion of consumer justification. The authors have developed consumer neutralization techniques with the explanation of original techniques (p. 257). Chatzidakis et al.'s (2007) empirical investigation about consumer neutralization was covered and focused on the behavioral gap and subsequent use of neutralization techniques. Chatzidakis et al.'s (2007) study has empowered the key explanation for the consumer tendency to do the wrongdoing and neutralization in the literature of consumer behavior. In 2008, Chatzidakis again developed a principal scale instrument for measuring the use of neutralization techniques in consumer decision-making.

In another scale which was developed by Brunner (2014), the investigation was associated with consumers' tendency to not buy fair-trade goods and their justification. The author developed 10-item scales (each having two subscales) of consumer neutralization to measure consumers' denial of buying fair-trade products.

In addition to the original neutralization techniques (such as Denial of Responsibility; Denial of Injury; Denial of Victim; Condemnation of the Condemner, and Appeal to Higher Loyalty), many qualitative and quantitative neutralization studies were conducted to uncover additional neutralization techniques. As a result, former empirical studies have suggested many additional neutralization techniques in the consumer context (e.g., Coleman, 2006; Klockars, 1974; Cromwell and Thurman, 2003). For instance, Metaphor of the Ledger (Klockars, 1974), Normalization (Coleman, 2006), Entitlement (Coleman, 2006), Justification by Comparison (Cromwell and Thurman, 2003), and Postponement (Cromwell and Thurman, 2003) were additional techniques of neutralization.

Scale Development for Measuring Consumer Excuse and Neutralization

Consumers may use excuse mechanisms with different narrations, and several methods were used to measure it. Based on the marketing literature, most of the former neutralization studies were used a qualitative methodological approach. These studies were investigated either consumer justification in the intention-behavior gap studies or in shoplifting behavioral studies. However, a very limited number of measurement scales were available as a quantitative instrument, and available scales seem to be inappropriate for the context of the present study. Therefore, to measure various dimensions of

consumer excuse and neutralization properly, the present study demands to develop a new scale for each technique, including the individual measurement items that fit the current study's objectives, contexts, and methodological requirements.

Scale items were extracted from available literature on buying and selling stolen goods, illicit behavior, and various research of neutralizations. It implies that scale items were generated from both qualitative and quantitative types of research, purposefully the researcher redesigned the scale in the form of reflective indicators to assess latent variables. Consistent with the suggestions of Carpenter (2018) and Boateng et al. (2018), a step-by-step procedure was followed to accomplish the task of scale development satisfactorily. After the scale development, the reliability of the newly developed scale was purposefully tested and validated for final data collection.

In brief, the study aims to measure different dimensions of consumers' excuse mechanisms. Multidimensional scales were used to measure the consumer excuse mechanism along with specific neutralization techniques. Also, the study applied six determinants of consumer excuse and neutralization by considering the present study's context. Each dimension has its own properties that can define illicit consumer behavior. The measurement of excuse mechanism is a function of seven underlying dimensions of neutralization techniques: the denial of responsibility, denial of victim, denial of injury, condemning the condemners, and appeal to higher loyalty, personal principles, and normality. Below each dimension is explored.

3.4.4.1. Dimension One: Denial of Responsibility

Denial of responsibility is a kind of neutralization in the form of disapproval. The deviant may justify an illicit behavior by defining their action as a byproduct of the situation that beyond the control of an actor (Sykes and Matza, 1957). In the retail setting, marketing variables including price, inadequate availability, affordability, cost, promotion, lack of information, and so on were manifested as "key properties of the factor that beyond one's control" for justifying an illicit behavior (e.g., Strutton, Vitell & Pelton, 1994). When it comes to illicit purchase, particularly economic situation, including cost and price is mainly linked to unethical buying behavior, and the notion is highlighted as one of the key determinants of stolen goods purchase (Sheley & Bailey, 1985, p.404).

Table 3. 4. *Measurement of Denial of Responsibility (DOR)*

Item	Measurements Items	Source
DOR1	Since the stolen goods are cheap and affordable, legitimate goods are very expensive and out of my affordability.	Item based on Brunner (2014)
DOR2	If someone has a low income, it is difficult to buy legitimate goods always.	Item based on Zrałek (2017)
DOR3	If the supermarkets or retailers sell products at a reasonable price, I would not have to buy stolen goods.	Item based on Harris &Dumas (2009)
DOR4	Since the seller would not inform, the buyer is unaware that the given products are stolen or illegally obtained.	Item based on Zrałek (2017)
DOR5	Because both the stealing and the sale of stolen goods are very normal, and stolen items are unidentifiable to the buyer.	Item based on Sutton (1995)

Referring to the Table 3.4, the scale items and measuring indicators were designed from the available literature. The reflective indicators were the chosen form of scales. Most of the measuring indicators of denial of responsibility were unidimensional, especially in the form of economic factors. All statements in the scale items were attempted to measure the "economic factors." The economic factor includes affordability, income status, and price matter for the buyers (items DOR1 to DOR3), which are considered as the factors that out of one's control. Moreover, non-economic indicators were also included in the scale for the pilot study. Examples, items DOR4 to DOR7 are the measurement items related to information asymmetry and lack of identifiability. These scale items are out of the unidimensional aspect. All seven items were rated on a five-point scale anchored by "1-strongly agree" and "5-strongly disagree".

3.4.4.2. Dimension Two: Denial of Victim

The available literature on buying and selling stolen goods is acknowledged that consumer willingness to accept stolen goods is higher if the victim was a society or organization rather than an individual (e.g., Casola, Kemp & Mackenzie, 2009). At the same time, many previous studies (e.g., Schneider, 2005; Hill, 1992) results indicated that factory-warehouse-outlet stores and public organizations were a more prominent source of targeted theft and supplying. Denial of the victim is a kind of excuse mechanism where the above situations are relevant. The illicit behavior may justify a deviant by denying the victim's existence due to the physical absence of the victim, or the victim is unknown to

the buyer. Similarly, an individual often justifies their behavior by arguing that the party has deserved it.

Based on the literature and scope of the construct, the present study was generated three different measurement indicators to measure the dimensionality of denial of the victim related to the present context. The measurement indicators were developed based on the deservedness-type of justification. The form of chosen scale items was reflective indicators. All four items were rated on a five-point scale anchored by "1-strongly agree" and "5-strongly disagree". Three-reflective indicators which were included as measurement items are the following (see Table 3.5).

Table 3. 5. *Measurement of Denial of Victim (DOV)*

Item	Measurements Items	Source
DOV1	Since I am a victim of robbery before, it is okay to take advantage of stolen goods purchases to compensate for my losses.	Item-based on Hinduja (2007)
DOV2	It is not wrong to buy stolen goods that are stolen from the rich people.	Item based on Siponen et al, (2012)
DOV3	It is not wrong to buy stolen goods that are stolen from a wealthy company.	Item based on Siponen et al, (2012)

3.4.4.3. Dimension Three: Denial of Injury

Denial of Injury is defined as an illicit behavior that may justify a deviant action by misperception. Often, the actor pretends that his/her action does not cause any serious harm or trivializes the harm that happened via the rationalization process. To measure this notion, new measurement items were developed to cover the construct's scope and meaning. The scale items were developed from various qualitative research to measure denial of injury. For example, Sutton (1995) articulated that the buyer of stolen goods probably rationalizes their inappropriate behavior for personal gain (p. 408). Table 3.6 shows the measurement scales for denial of responsibility.

Moreover, the measurement items were chosen based on the findings that the strategy of consumer excuse persists between perceiving less ethical alternatives and justifying norms violating behavior. Three items (DOJ1 to DOJ3) were based on the scope of denial of serious injury, while the rest items were included within the scope of

trivializing the importance of norm violating behavior. The form of chosen scale items was reflective indicators. All five items were rated on a five-point scale anchored by "1-strongly agree" and "5-strongly disagree".

Table 3. 6. *Measurement of Denial of Injury (DOI)*

Item	Measurements Items	Source
DOI1	The loss has already happened to the real owner, so the purchase of stolen goods by itself would not hurt anybody.	Item developed from Fattah (1993)
DOI2	Since theft already harms the real owner, the purchase of stolen goods by itself would not cause any additional harm to anyone.	Item developed from Henry (1978)
DOI3	In my opinion, buying stolen goods is an issue, but it's not a serious issue.	Item based on Faulkner (2012)
DOI4	Because I don't believe that people's purchase and consumption of stolen goods can be a direct reason for robbery and theft.	Item-based on Zrałek (2017)
DOI5	Even though there is already damage that happened to the party, the purchase of stolen goods by itself would not damage anything additionally.	Item developed from Fattah (1993)

3.4.4.4. Dimension Four: Condemnation of the Condemners

Norms violating behavior may be justified by condemning the occurrence of deviant behavior on someone else. For instance, handling of stolen goods is mainly problematized from the point of view of illicit marketing practice and fencing. Referring to it, the measurement of the construct was based on the findings that stolen goods purchase may be rationalized by condemning the behavior of the marketers and activities of the seller. Hence, the measurement items were developed in terms of the marketer's illegitimate practice, and the buyer may use excuse strategies that were made up by convicting an illicit seller. Therefore, the key indicators of condemnation were used in the illicit marketing phenomena as a real purchase scenario.

Moreover, we are also concerned with the relative suitability of condemnation on the legal authorities. Table 3.7 demonstrates the measurement scales for condemnation of the condemners. The level of measurement was used a five-point scale ranging from "1-strongly agree" to "5-strongly disagree".

Table 3. 7. *Measurement of Condemnation of the Condemners (COC)*

Item	Measurements Items	Source
COC1	If I buy stolen goods, the marketer/seller is doing wrong, not me.	Item-based on Faulkner (2012)
COC2	It is the market system and seller who is responsible for my purchase of stolen goods - not me.	Item-based on Faulkner (2012)
COC3	In my opinion, the seller is morally obligated to my purchase of stolen goods, not me.	Item-based on Faulkner (2012)
COC4	I buy stolen goods because the government and legal bodies fail to stop the sale of stolen goods.	Item-based on Hinduja (2007)

3.4.4.5. Dimension Five: The Appeal to Higher Loyalties

A consumer's motive to participate in illicit behavior may be different from person to person. In the context of stolen goods purchase, it may be either basic need actualization or satisfying a personal loyalty and responsibility to a specific subgroup, wherein a buyer may not directly benefit from engaging in an unethical action. The subgroup may be her/his family, friends, or anyone else.

This technique comes in the sense of consumer misbehaves in a retail setting when the buyers' greater loyalty to their subgroup is active. They feel moral for violating norms, due to trying to help others. The notion is entitled to the actualization of higher-order value and a greater good for others. In order to measure scopes of need actualization and higher loyalty to someone, the present study included four reflective indicators, which were adapted from Thurman (1984), Hinduja (2007), and Siponen et al. (2012). Measurement items for the appeal to higher loyalty were tabulated in Table 3.8. The measurement level was used on a five-point scale ranging from "1-strongly agree" to "5-strongly disagree".

Table 3. 8. *Measurement of The Appeal to Higher Loyalty (AHL)*

Item	Measurements Items	Source
AHL1	It is okay to buy stolen goods in order to help a friend in need.	Item based on Thurman (1984)
AHL2	It is okay to buy stolen goods if it is to help others.	Item based on Thurman (1984)
AHL3	It is all right to buy stolen goods if any family members, friends, or any important ones who do not have money and ask me to buy such goods.	Item based on Hinduja (2007)
AHL4	It is all right to buy stolen goods if it helps the needy and poor people.	Item based on Siponen et al. (2012)

3.4.4.6.Dimension Six: Personal Principles

The questionable behavior may result from the actualization of the greater good for the self and self-interested behavior, for example, maximization of self-interest via unethical purchase. Simultaneously, the deviant action is deemed as a character of an individual, and the individual often blames himself/herself rather than condemning others. Individual often takes narrative reasoning from his/her past behavior to justify such kind of questionable behavior. Personal principal centers on the higher-order value for the self rather than the other (e.g., Brunner, 2014). As per Brunner's study in 2014, the author validated the notion that many people find ways of neutralizing their guilt with self-blame. That is, blaming an individual's personal characteristics as a self-serving justification of questionable behavior. For instance, the author empirically tested that 'I am not the kind of person who always buys ethical products' is an instance for higher value for the self (e.g., Brunner, 2014).

Based on the personal principles' definition in the model, new measurement items were adapted and modified accordingly to measure the construct's scope and meaning. Table 3.9 shows the measurement items for personal principles. The form of chosen scale items was reflective indicators. All three items were rated on a five-point scale anchored by "1-strongly agree" and "5-strongly disagree".

Table 3. 9. Measurement of Personal Principles (PP)

Item	Measurements Items	Source
PP1	In general, I buy cheaper products, and stolen goods are cheaper.	Item-based on Brunner (2014)
PP2	I'm not the kind of person who always buys legitimate goods.	Item-based on Brunner (2014)
PP3	I don't mind whether the product has been stolen or not. I am interested in the products and my own advantage.	Item based on Gruber & Schlegelmilch (2014)

3.4.4.7.Dimension Seven: Normality of Behavior

Normality of behavior denotes the normalcy of illicit buying behavior. The notion is delineated as what everyone else is doing and the normalization of unethical purchases. Other people else are doing it -the notion is mainly noted that neutralization of an act by comparing the same action with others. The consumer excuse strategy, here, is linked

with peer group influence and social influence. A questionable behavior, i.e., buying illicit products, becomes socially acceptable behavior when everyone is purchasing them. Making a collective one that leads to mitigating anticipated dissonance is another method (Festinger, 1957). The normality scale was adapted from Cheng et al. (1997), Cromwell et al. (1993) and Hinduja, (2007). Table 3.10 demonstrates the measurement scales for normality of behavior. Many people find ways of neutralizing their guilt with comments such as 'It was already stolen', 'if I didn't buy it someone else would' and 'everybody doing it' (e.g., Sutton 1995; Henry 1978). Item responses were on a five-point scale ranging from "1-strongly agree" to "5-strongly disagree".

Table 3. 10. *Measurement of Normality of Behavior (NOR)*

Item	Measurements Items	Source
NOR1	Because everybody purchasing it and it is very common	Item based on Cheng et al. (1997)
NOR2	Because most people I know are buying and it is very normal here	Item based on Cheng et al. (1997)
NOR3	If I don't take advantage of a situation, someone else will buy it	Item based on Hinduja (2007)
NOR4	If I am not buying stolen goods, someone else will buy them.	Item based on Cromwell et al. (1993)

3.4.5. Measurement of Purchase of Stolen Goods

When it comes to the measurement of this research's dependent variable - purchase of stolen goods- former studies show that most of the previous studies were conducted and documented from the marketer(ing) or seller point of view rather than the buyer point of view. Moreover, most of the studies were focused on the sociological dimension of the stolen goods market(ing) and conceptualized the purchase of stolen goods in line with criminal behavior. At the same time, buyers were not in the key attention of investigations. Most of the methodological approaches of these studies were found as qualitative in nature, and interviews were employed as an instrument for the methodological concerns (e.g., Sutton, Johnston & Lockwood, 1998; Sutton, 1995; Sutton, 2014; Schneider, 2005; Clarke & Webb, 1999; Nelson, Gant & Collins, 2002). Hence, there is no rich and persuasive literature regarding the behavioral measurement of the purchase of stolen goods.

However, a few former studies have measured the purchase of stolen goods, particularly in terms of consumer's willingness, intention, and motive to purchase stolen goods (e.g., Sheley & Bailey, 1985; Allen, 2000; Nelson, Gant & Collins, 2002; Cromwell & McElrath, 1994). From a vantage point of stolen goods' demand, a consumer's willingness to buy was empirically measured and mostly noted in the previous literature (e.g., Cromwell & McElrath, 1994, p. 299; Allen, 2000; Nelson, Gant & Collins, 2002). Referring to this, measurements about the purchase of stolen goods were focused on the aspects of intention and willingness to buy stolen goods. For instance, Nelson, Gant, and Collins (2002) were measured the general public's willingness to buy stolen goods. The authors found that buyers' willingness to receive stolen goods is highly correlated to the reality of why people sell stolen goods. In addition to that, Sheley and Bailey (1985) measured the purchase frequency of stolen goods. The authors asked how often people purchase the stolen goods in their past. The authors found that "one of every four people makes at least one purchase of stolen merchandise every six months" (p.401).

Actual past behavior is a key predictor of future behavior, even in retail settings. Therefore, many studies were measured consumer's purchase behavior in terms of previous purchase activities (e.g., Kanchan, Kumar & Gupta, 2015; Perugini & Bagozzi, 2001; Clouse, 2018; Park, 2014). However, in comparison to the intention-wiliness of purchasing stolen goods, actual purchase behavior gained little attention from scholars in consumer behavior. As per Perugini and Bagozzi (2001), the frequency of past behavior is considered to be a key predictor of consumer's desires, behavioral intentions, and subsequent behavior. A former study by Ouellette and Wood (1998) suggested that frequently performed in the past has a direct effect on intention and future behavior. Moreover, frequency and level of previous purchase is a key predictor of future behavior or timing of the current purchase (Venkatesan, Kumar & Bohling, 2007, p.585).

Apart from the intention to purchase, many studies were revealed what people normally would buy from the black market rather than showing the intention and wiliness to buy. It indicates the actual purchase and frequency of purchase of stolen goods. For instance, Sheley and Bailey (1985) were demonstrated the list of most likely to buy and most saleable items of stolen goods with consumers' purchase frequency (p.404). The authors have categorized ten types of product class with a checklist. The checklist contains the following items such as (i)books, (ii)cameras including other photo equipment, (iii)bicycles including bicycle parts, (iv)auto parts (tires, battery, auto tape

deck, etc.), (v)stereo equipment (speakers, amps. tapes, etc.), (vi)televisions or radios, (vii)jewelry, (viii)pocket calculators, (ix)furniture and (x)sports equipment.

Additionally, Budd (1999) as well as Clarke & Webb (1999) reported a wide variety of stolen goods that are mostly sold stolen items in the black markets. Those items are the following type of goods such as (i) cash, (ii) video, (iii) jewelry, (iv) stereo/Hi-fi equipment, (v) television, (vi) purse/wallet, (vii) camera, (viii) credit cards, (ix) clothes (x) computer equipment, (xi) tools, (xii) documents, (xiii) briefcase/bag, (xiv) checkbook, (xv) bicycle, (xvi) mobile phone, (xvii) car/van, and (xviii) car/van accessories. Moreover, items (i) to (vi) were marked as the most stolen items. More importantly, Allen (2000) investigated and listed various types of stolen goods that were publicly offered. The author summed up that electrical goods were marked as a mostly offered type of stolen goods to the general public, followed by the clothes, jewelry/watches, and tools out of 275 total numbers of different types of goods (p.7).

This study's objective has two key targets for measuring the past purchase of stolen goods. Firstly, to investigate the scope of the past purchase and measure the key relationship between past purchase of stolen goods and repercussions of illicit behavior (i.e., ethical conflict, cognitive dissonance, guilt, and consumer use of excuses). The present study is about the use of consumer excuse mechanism who already engages with stolen goods. Hence, we move on to a close examination of the past purchase rather than willingness and intention to purchase. Besides, it is used to measure the proposed theory with the frequency of past behavior.

Secondly, the purchase of different product classes and frequency of past behavior has special attention in the study. It is because it helps us to predict the nature of the needs and wants of the unethical buyer. Moreover, they can provide a deep insight into which type of goods are trendy in unorganized markets. Because, several studies have highlighted the linkage of targeted theft or supply by theft has been shown a positive relationship with a consumer's willingness to buy illicit goods. Based on aforesaid insights, in this study, the measurement of dependent variable termed as the purchase of stolen goods is measured with actual purchase behavior, along with recency and frequency of past behavior. That is, past buying behavior is taken into consideration to capture the behavioral aspect of stolen goods purchase.

Adaptation of Scale Items for Purchase of Stolen Goods

Purchase of Stolen Goods is the dependent variable, which was tested with past behavior. The recency and frequency of past behavior were taken into consideration for measuring the past buying habit of stolen goods. Based on Perugini and Bagozzi's (2001), claim "the frequency of past behavior is believed to be a key predictor of desires, intentions, and behavior that can guide future behavior (p. 80)", the frequency of purchase rather than the intention (or motives) to purchase stolen goods were used to assess our endogenous variable.

The purchase frequency questions were developed based on the former study of Perugini and Bagozzi (2001). As per the item validated by Perugini and Bagozzi (2001), the question asked "How often did you buy stolen items during the past?" (p.87). Three items of recency of purchase were included to answering the question. Purposefully, two former studies' findings were primarily focused while developing the answers. Firstly, as per the finding by Sheley and Bailey (1985), the authors manifested that one of every four people makes at least one purchase of stolen merchandise every six months (p.401). Secondly, Sutton, Johnston, and Lockwood (1998) have manifested past purchases of stolen goods in the past five years among participants (p.9). Therefore, measurement items for the recency of past purchase behavior were concluded within a period of time between six months and five years.

In short, the recency of past behavior was measured with different periods of time in the past, such as twelve months, past one year, and last three years. The construct was reflectively measured, and the responses were marked on the five-point frequency rating scale (1)-never to (5)-very often for each month and year. The five-point frequency rating scale was chosen because it is the most used scale in marketing studies. (Malhotra et al., 2006, p.283). Table 3.11. demonstrates the measurement items for recency of stolen goods purchases.

Table 3. 11. *Measurement of Recency of Purchase of Stolen Goods (PSG)*

Item	Measurements Items	Source
POS1	I bought stolen goods during the last twelve months	Items based on Perugini & Bagozzi (2001) and Sheley & Bailey (1985)
POS2	I purchased stolen goods in the past two years	
POS3	I have purchased stolen goods in the last three years	

In addition, the present study also intends to examine the purchase frequency of particular items. Based on the previous studies, some categories of products, termed as hot products, were mostly stolen and traded via black markets. The purchase frequency for product class was developed based on the product items that are largely stolen, mostly marketed, and mainly available in the settings of Indian stolen goods markets. For this purpose, the available checklists of stolen goods purchases were examined, and particular product types were adapted from various authors to set up the finalized checklist. That is to say, the checklist for frequency of buying stolen items was designed by adopting many items from the former studies, including Sheley and Bailey (1985); Clarke and Webb (1999); Allen, J. (2000); and institutional reports regarding commonly targeted theft in India. Table 3.12. shows the summarized and classified product categories below. Moreover, respondents were asked to mark 'how often do you buy each of the following items that you know or strongly suspect of being stolen?'

Table 3. 12. *Measurement of Frequency of Purchase of Stolen Goods*

Category	Product Class	Frequency of Purchase
CAT1	Electric and electronic items: mobile phones, laptops, TV, computer equipment, pen-drives, cameras, gaming consoles, and tabs, etc.	Very Often, Often, Sometimes Rarely, Never.
CAT 2	Educational Materials: books, guides, journals, study materials, stationery items, etc.	
CAT 3	Automobiles and automobile parts: bicycles, motorbikes, rickshaw, cars, bicycle parts, bike parts, and other related items.	
CAT 4	Fashion accessories: shoes, footwear, jewelry, ornaments, belt, necklaces, bracelets, watches, sunglasses, etc.	
CAT 5	Dresses and cloth items: men and women outfits, garments, wearing, etc.	
CAT 6	Sport and fitness-related products: sports equipment, cricket equipment, and other related items.	
CAT 7	Home and Kitchen items: saucepan, frying pans, cooking pots, lids, and other kitchen-related items, etc.	
CAT 8	Personal care and hygiene: cosmetic items, perfumes, toiletries, and personal care, etc.	

3.5. Expert Panel and Quality Assessments

In order to draft the final scale items in the questionnaire, a special discussion about the instruments of adapted and developed scales was undergone by the overseer of the panel of experts. The panel of experts includes a small group of resource persons who

have extensive knowledge in consumer behavior and specialized in marketing research. The expert panel is a method that consists of a group of professional experts, mostly range from three to eight members. They mainly examine the content, significant aspects of the questionnaire, and the measurement items from different methodological perspectives (Babonea & Voicu, 2011).

An interactive session was arranged, and a pre-drafted questionnaire was distributed to the panel experts to scrutinize the questionnaire's contents and quality assessment of scales. During the panel session, the panel had a detailed discussion regarding the constructs and dimensionality of each factor of each construct item. Moreover, the question-by-question assessments have occurred for critically examining the strengths, weaknesses, and content validity of each scale item. The content-wise analysis was used to choose appropriate measurement indicators, and the content analysis ensures each question's appropriateness in the questionnaire. Each scale and the measurement items were chosen based on the panel experts' step-by-step evaluation processes. Accordingly, some of the scale items were modified according to the study's context and demand. Unnecessary items were removed from the drafted questionnaire to reduce the length and number of questions in the questionnaire.

The key purpose of the experts' panel meeting was to make the questionnaire free from all problems and improve its soundness. Therefore, the questionnaire designed for the pilot study was finalized based on the collective opinions and suggestions of the panel members. The questionnaire was finalized only after scrutinizing the measurement items. Detected problems in the questionnaire were collectively discussed and solved during the panel meeting. According to the panel experts' suggestions, the questionnaire was also submitted to experts from India for further review. The aim was to get additional feedback apart from the experts and professionals from Turkey.

3.6. The Forward and Backward Translation

After the modification, re-evaluation, and elimination of inappropriate indicators, the final questionnaire was translated from English into the Hindi language. According to the suggestion of Bristlin (1973), the five-step process was used for the forward and backward translation. The method includes (i) forward translation, (ii) valuation of the forward translation, (iii) backward translation, (iv) valuation of backward translation, and (v) consulting and cross-checking with local people and academic professionals (for

further understandings about the method see: Basim, Sesen, & Korkmazyurek,2007). The translation job was done by a native Hindi translator to ensure the quality of the translation. The translator had a specialized degree in English literature and translation. The assessment of translation was additionally carried off by a group of academic and non-academic persons. During the evaluation of the Hindi version of the questionnaire, special attention was given to the grammatical correctness of statements. The researcher subsequently checked the clarity of the terminologies of Hindi with the local Hindi language. The analysis process confirmed that the translation is delivering the exact meanings. Finally, the readability and understandability of the entire questionnaire were tested by local people.

3.7. Method for Data Collection

The current study establishes a quantitative research design and proposes a survey questionnaire instrument to collect primary data. For this purpose, the online survey method both for the pilot study and the main study was used for obtaining the data quantitatively.

Small-scale data collection is quite popular in scale development research. Hence, prior to the large scale of data collection, a small-scale data collection was completed to accomplish the pilot process and grasp an understanding through initial statistical analysis. Consistent with the suggestions by Carpenter (2018) and Boateng et al. (2018), an initial statistical analysis was done. The initial statistical analysis is a pilot test of the scale items that are used to test the item-fit, factor analysis, and reliability of the newly developed scale and instruments (e.g., Kang & Park- Poaps, 2011; Carpenter, 2018 and Boateng et al. 2018). After confirming the fit of measurement items, another data set was collected again. Methodologically, the present study is used two phases of data collection. The purpose of the collection was different at each stage of data collection. At the first phase of data collection, the key purpose of collecting the quantitative data was to check the reliability of indicators for the newly developed scales and validate the final scale instruments for the final survey. Purposefully, a small set of data were collected for the pilot study analysis. In addition to the pilot test, formal data collection was launched as the second phase after modifying and eliminating some scale indicators from the questionnaire. A different set of quantitative data for the structural analysis was gathered during the second stage of data collection.

3.7.1. Questionnaire Design

A questionnaire-based survey was composed out of five different parts, and questions in each part have a separate purpose. It includes (1) Past buying experience along with the frequency of purchase. (2) Evaluation of opinions and beliefs regarding the consumer's excuse mechanism. (3) Assessment of ethical and cognitive dissonance and assessments of ethical conflict. (4) Measurement of consumer guilt. (5) Demographic factors, principally the socio-economic characteristic of the population (see, Appendix 3).

A short note about the stolen goods and their market was provided in the questionnaire's preamble. The respondents were requested to read the preamble before filling the questionnaire. The actual survey began with a conditional question that "Have you ever bought an item that you knew or strongly suspected as stolen or illegally obtained goods?" with two possible responses, i.e., "YES" and "NO". The researcher deliberately decided to ask the first question as a conditional question, and the survey starts (or ends) based on the answer to this conditional question. As per the respondent's answer, the survey proceeds to the next sections. If the answer is NO, then that participant would go directly to the end part of the survey. If the answer is YES, then only that respondent would move on to the first section of the questionnaire, where the questions about the recency and frequency of stolen goods were placed.

The first section of the questionnaire included the questions regarding the actual purchase behavior and measured the frequency of stolen goods purchase. A list of various categories was tabulated in order to measure the frequency of past purchases. If a respondent bought any item that was not included in the ready-made checklist, the researcher added an open-ended as a short answer to comment. After that, recency of past purchase behavior was included to capture the purchase rate of the actual past behavior.

The second section in the questionnaire was constituted of various consumer beliefs and questions were asked about a consumer's justifications. The section aims to address why consumers purchased stolen goods and the potential role of the consumer excuse mechanism on their decision. The section applied seven different denial techniques of neutralization and consumer excuses to remark the consumer excuse mechanism associated with the purchase of stolen goods.

The third section addresses questions regarding behavioral inconsistencies and ethical conflict. The consumer's subjective perception and psychological comfort were included in this section. The questions consist of ethical conflict, and ethical dissonance

over the purchase of stolen goods was embedded in the section. Moreover, the section mainly evaluates the phenomena of cognitive thinking where ethical beliefs and actions are mismatched. Hence, the questions were included in the form of cognitive assessments. Six questions denote the notion of cognitive/ethical dissonance, and four questions represent the notion of ethical conflict.

In the next section, the fourth part was based on the experience of guilt, that is, the state of feeling driven by unethical behavior and cognitive assessments of illicit purchase. The questions were asked how respondents feel about their purchase of stolen goods. The questionnaire includes the emotional elements of unethical purchases. The responses were developed in the form of experienced feelings, including 'I feel guilty for the purchase of stolen goods' etc.

Finally, the socio-economic background of the respondent was asked. The previous research on the field has glanced at the key relationship among the socio-demographic variables and (un)ethical consumption. Former studies show a strong relationship between consumers' socio-economic factors (i.e., income, age, gender, and education) and marketing variable of stolen goods being offered (i.e., price, place, quality, and product) (Albers-Miller, 1999; Casola, Kemp & Mackenzie, 2009). The buyer's income status and the goods' price are to be a key driving factor for an unethical purchase (Allen, 2000). Fukukawa (2002) suggests that social factor is a key predictor of the behavior and the social influence of how a choice or action is influenced by social pressure. Ajzen (1991) termed such a notion as a subjective norm in the Theory of Planned Behavior. Socio-demographic questions were included to establish the effects of socio-demographic variables and their impact on the stolen goods purchase decision. Hence, the final section includes (1) age, (2) sex and gender, (3) monthly income, (5) marital status, and (6) current work status.

3.8. Pilot Testing of the Questionnaire

Prior to the main study, the newly developed instruments were pre-tested with a smaller size of the sample population (n=50). For this purpose, an online survey was administered. In the phase of pre-testing, a small-scale study was conducted (i) to ascertain the validity and accuracy of all scales, including newly developed and adopted scales from the existing studies, (ii) to check the content, appropriate language, and readability of the questionnaire, and (iii) to check the item-wording. The item-wording

aims to resolve any contextually inappropriate and grammatically incorrect statements before the launch of the main study (Johanson & Brooks, 2010; Grimm, 2010).

The small-scale pilot study is very popular in scale development research, which addresses the key problems (Kang & Park- Poaps, 2011). In the present study, the author has developed scales to measure the construct of consumer excuse and neutralization. The pilot-scale items were concluded as 57-item in the initial survey questionnaire. Moreover, pilot data were employed to identify how quantitative data were loaded to each factor during the factor analysis and applied to evaluate the model structure.

In the field of behavioral research, preliminary data from lower sample limits with 30 is recommended for internet surveys (Hill, 1998, p.4). Johanson and Brooks (2010) stated that in the case of initial scale development, almost 24 to 36 sample sizes are a reasonable size for conducting a pilot study. In the case of instrument development, the authors believed that N=30 is suggestible sample size for a pilot study (p. 400). Also, many authors such as Hill, 1998; Isaac & Michael, 1995; Roscoe, 1975 have the same opinion about the sample size along with the justification of 30 samples as a lower limit. The authors mostly suggested that N between 10 and 30 is reasonable. On the other hand, if an investigator wishes to conduct an initial scale development, Hertzog (2008) recommends that a sample size between 25 and 40 is acceptable while conducting the feasibility of studies. The author also recommends that samples as small as 10 to 15 per group are the reasonable minimum recommendation for a pilot study (p. 190). A statistical estimation of measurement scales in behavioral research, particularly for having the psychometric properties with multi-point responses, larger than 30 sample population can guarantee many statistical advantages. Moreover, it ensures the advantages of the central limit theorem (e.g., Abranovic, 1997, p.307; Roscoe, 1975, p.163).

Eventually, 50 responses were used to test the feasibility of the new scale items. It is because as per Carpenter (2018), pilot data's sample size should range between 50 and 100 for testing an Exploratory Factor Analysis (p.34). In line with the above suggestions, our pilot research was conducted with a small sample size of 50 (n=50).

3.9. Statistical Analysis of the Pilot Data

The reliability of each indicator and item-total correlation of scales were tested. Cronbach Alpha has been marked as the most regularly reported tool to measure reliability and internal consistency of the construct (Tavakol & Dennick, 2011). Hence,

Cronbach Alpha was used to estimate both the reliability of the measurement items and the consistency of the five-point Likert scales. According to Cronbach (1951), alpha is considered as a measure of internal consistency by averaging the inter-item correlation of a construct. The author suggested that if the average correlation of item score is the minimum value of 0.70 and above, then the construct is acceptable and reliable to use. Equally, a high correlation of item scores and α is greater than .90, and the test score indicates that the construct is highly reliable to use.

Item reduction approach: after the reliability test, a few items in the scale have found the issues of both indicator reliability and construct reliability. Accordingly, these items in the scale were thoroughly re-examined. Some of these items were contextually, grammatically, and/or textually modified. At the stage of item reduction, some items in the scale were eliminated to improve the quality of measurement. Modified and deleted items in the scale were given at the end (see, Appendix 4).

There are several relevant tests available for deleting an indicator. For instance, if the indicator score is less than 0.40, it can be considered for deleting (Hair et al., 2016). Likewise, AVE and composite reliability values should also be considered to remove an indicator if the indicator does not meet the minimum thresholds. If AVE and composite reliability increase above the minimum thresholds of 0.50 (for AVE) and 0.70 (for composite reliability), the deletion of the indicator should be considered (Hair et al., 2014). Table 3.13. provides an overview of the reliability test after item reduction analysis along with Cronbach's alpha for each construct, which is depicted below.

Table 3. 13. *Reliability Test Results of Constructs after Item Reduction Approach*

Constructs	Number of items on the scale	Cronbach's alpha score	Reliability level
Cognitive Dissonance	6	.939	Reliable
Ethical Conflict	4	.897	Reliable
Consumer Guilt	4	.843	Reliable
Denial of Responsibility	4	.850	Reliable
Denial of the Victim	3	.781	Reliable
Denial of Injury	4	.805	Reliable
Condemnation of the Condemn	3	.882	Reliable
Appeal to the Higher Loyalty	4	.913	Reliable
Personal Principle	3	.654	Partially Reliable
Normality of Behavior	3	.738	Reliable
Purchase of Stolen Goods	3	.853	Reliable

Table 3.13. demonstrates that all construct scores were yielded α above 0.70, except for the construct Personal Principle. Also, all of the constructs were found to be statically acceptable in terms of internal consistency and reliable to use. However, the construct Personal Principle, which yields an Alpha below 0.70, indicates an issue to be solved. Pragmatically, Cronbach's alpha below 0.70 scores indicate a low/poor correlation of interrelated items that should be re-examined or rejected. According to Tavakol and Dennick (2011), if a construct has poor correlations, the score test is approaching zero, and the items should be eliminated completely (p. 54). Based on this justification, the Personal Principles construct was retained for the final study. Appendix 5 presents a detailed summary of indicator reliability and construct's reliability, including inter-item and item-total correlations for each indicator.

3.10. Factor Analysis

After the deletion and modification of some indicators, inter-item and item-total correlations of the indicator were once again tested with factor analysis. Factor analysis is subjected to inter-correlation of manifesting variable and construct's associated scoring. Moreover, factor analysis is a data reduction tool that measures the normality and homogeneity of constructs (Hair et al., 2006). Factor analysis explores which factor scores are attributed to a factor and what set of factor scores are loading on a single factor based on the proposed theory (Thompson, 2004). The factor analysis mainly explores the item loadings and cross-loadings mechanism according to the theoretical point of view. Moreover, it summarizes the theoretical relationships of factors.

Consistent with De Winter et al.'s (2009) and Jung and Lee's (2011) suggestion, the minimum acceptable sample size is 50 for explanatory factor analysis. As stated by Carpenter (2018), common factor analysis was used for factor analysis. In accordance with the author, the Principal Axis Factoring and Promax with Kaiser normalization were used for the rotation method (p.36). As per the result, the value of the Kaiser-Meyer-Olkin (KMO) shows 0.579, and the KMO statistics for sample adequacy, above 0.50 is acceptable and recommended (Kaiser, 1970; 1974; Andy, 2000). Factor analysis has been used as a data reduction technique as mentioned above. An indicator with low correlation should be considered for item deletion. According to Boateng et al. (2018), low correlations, as well as an item with factor loading, which is having below the value of 0.30 are threshold values for deletion of an indicator (p.10). Based on the result, all items

were retained within the scope of minimum factor loading for the final scale. Table 3.14. demonstrates the result of EFA, and the four-factor structure generated.

Factor Structure Interpretation

Literature implies that if the theory is conceptually less developed, not having well-established scales, and little is known about factor structure, then Explanatory Factor Analysis should be run first (Cabrera-Nguyen, 2010; Thompson, 2004, p.5). The Explanatory Factor Analysis is generally intended to check which indicators belong to what factor. Moreover, the EFA method is mainly employed as a theory generation method. Referred to Table 3.14, it has extracted mainly four different factors. Positive loading and negative loading both are possible in factor analysis (Carpenter, 2018, p.39).

Factor 1. The factor indicates that indicators of cognitive dissonance and ethical conflict were loading onto a factor. It reveals that cognitive dissonance and consumer's perception or recognition of ethical conflict are loaded onto a factor. According to the result of loading, the factor is conceptually entitled as cognitive elements of buying stolen goods.

Factor 2. Consumer guilt was loaded onto separate factors. The factor suggests the indicators of negative emotions were loading onto one factor, and factor is conceptually demonstrated as the *emotional elements of buying stolen goods*.

Factor 3. The indicators of denial of responsibility, denial of victim, denial of injury, condemnation of the condemners, appeal to higher loyalty, personal principle, and normality were all together loaded into one factor. The factor suggests that these indicators are very close to each other and not very distinctive. Moreover, factor three is conceptually delineated as a *cognitive reinterpretation* by performing excuses and justifications. So, the factor named as Consumer Excuse Mechanisms and the dimensions of consumer excuse mechanism is not separately distinguishable as a separate factor.

Factor 4. Indicators belong to the purchase of stolen goods were loaded under a factor. Three indicators related to the past purchase were loaded onto the factor. This factor is conceptually delineated as a behavioral aspect, i.e., purchase of stolen goods.

Table 3. 14. *Result of Factor Analysis*

Indicators	Factor 1	Factor 2	Factor 3	Factor 4
Cognitive Dissonance- CD1	.791			
Cognitive Dissonance- CD2	.805			
Cognitive Dissonance- CD3	.851			
Cognitive Dissonance- CD4	.833			
Cognitive Dissonance- CD5	.855			
Cognitive Dissonance- CD6	.820			
Ethical Conflict- EC1	.635			
Ethical Conflict- EC2	.846			
Ethical Conflict- EC3	.752			
Ethical Conflict- EC4	.756			
Consumer Guilt- CONG1		.401		
Consumer Guilt- CONG2		.499		
Consumer Guilt- CONG3		.867		
Consumer Guilt- CONG4		.794		
Denial of Responsibility- DOR1			.724	
Denial of Responsibility- DOR2			.787	
Denial of Responsibility- DOR3			.649	
Denial of Responsibility- DOR4			.565	
Denial of Victim- DOV1			.726	
Denial of Victim- DOV2			.719	
Denial of Victim- DOV3			.730	
Denial of Injury- DOI1			.792	
Denial of Injury- DOI2			.812	
Denial of Injury- DOI3			.602	
Denial of Injury- DOI4			.625	
Condemnation of the Condemners- COC1			.686	
Condemnation of the Condemners- COC2			.739	
Condemnation of the Condemners- COC3			.711	
Personal Principles- PP1			.721	
Personal Principles- PP2			.356	
Personal Principles- PP3			.723	
Appeal to Higher Loyalty- AHL1			.800	
Appeal to Higher Loyalty- AHL2			.796	
Appeal to Higher Loyalty- AHL3			.876	
Appeal to Higher Loyalty- AHL4			.772	
Normality of Behavior- NOR1			.744	
Normality of Behavior- NOR2			.677	
Normality of Behavior- NOR3			.775	
Purchase of Stolen Goods- 12M				-.708
Purchase of Stolen Goods- 2Y				-.754
Purchase of Stolen Goods- 3Y				-.872

3.11. Main Study

Final data collection was completed with the final questionnaire after the deletion, elimination, and re-writing of some scale items. Phase two of the data collection process was finished with an acceptable sample size of 128 respondents in order to apply SEM for statistical inferential analysis (see, Appendix 7 or page number 126). The qualitative data were gathered in 2020. Pilot data were collected from February to April, and the final data collection was carried out between May and December. During the first and second phases, qualitative data was collected through various social media platforms by using Google Forms. An online survey questionnaire was used, and participants were requested to finish an 8 to 10-minute questionnaire. Online Social Networks (OSN)/ social media messaging applications were preferred for the data collection instead of field survey. Initially, collecting data through a face-to-face questionnaire was planned, this could not be achieved. The field survey was challenging during that period due to the Covid-19 outbreak and health risks associated with conducting a face-to-face survey.

During the first and second stages of data collection, some strategic conversations were made with a few numbers of respondents who voluntarily narrated their experiences about purchasing of stolen goods. The narrations include feedbacks, experience sharing, comments, and opinions regarding their purchasing experience, and these were received in the form of voice notes and text messages. These strategic conversations were added to the final chapter. The qualitative narrations about the purchase of stolen goods were used to substantiate the primary results of data analysis, in order to give more sophisticated suggestions, particularly about the motivational aspect of the purchase of stolen goods.

3.12. Context of the Study

The study has contextualized the problem within the scope of questionable consumer behavior and the purchase of stolen goods from the black markets. Stolen goods markets, locally known as *Chor Bazaars*, are illicit flea market systems and still functioning in many parts of India, including Delhi and Mumbai. *Chor Bazaars* are clandestine market platforms, wherein the stolen goods are commercialized in public through illegitimate channels and these marketing activities are considered to be the finest way to convert a crime into cash. Marketers of stolen goods sell illicit goods to the public

along with other secondhand and counterfeit products. Referring to this, Indian Chor Bazaars are more convenient flea market platforms to the general public with exclusive stolen goods items.

A former study (e.g., Sutton, 1995) acknowledged that thieves or crime is an integral part, even for the sustainability of stolen good markets. Moreover, stealing and selling is a marketing strategy to ensure the flow of stolen goods into markets and subsequently reaching to its final customers. A study found (see, appendix 1) that theft of targeted commodities, including cellphones, is recorded as a ‘very common crime’ in Mumbai and New Delhi, where stolen goods markets exist. Likewise, these crime records pinpoint the vital role of property crime in channeling stolen goods to black markets. Therefore, Chor Bazaars in these two metropolitan cities, Delhi and Mumbai, were mainly chosen as the context of the study.

3.13. Sample Design and Sample Population

Target Population and Sample: The present study has proposed a research model based on the buying of stolen goods, psychological distress, and consumer excuse mechanism associated with it. For the research population, we selected buyers of stolen goods as our target population. Hence, the **sampling unit of this study** was merely the consumers who bought any type of stolen or illegally obtained goods at any point in their life. Characteristically, the study's population was infinite, and there was no available **sampling frame** of the consumers who admitted the purchase of stolen goods at any point in their life. Therefore, an e-survey questionnaire was designed and distributed through Facebook messenger, WhatsApp, Instagram messaging, and Google Groups in order to reach the targeted and sampled population. Namely, an internet survey with a non-probability sampling method was used to gather the primary data. Moreover, this study included the buyers of stolen goods between ages 19 and 36 due to the online reachability of sampled population.

According to the literature, the stolen goods market(ing) is an exceptional marketing platform wherein a consumer is considered to behave unethically. Equally, an exceptional buying behavior is also noticed in these settings. It implies that market and consumer behavior are unusual and hard to reach (or trace) the targeted population for surveys. Moreover, the sampled population was a niche, and collecting the data was challenging in terms of efforts, time, and cost. The sampling plan was chosen online,

considering these issues into account, and the surveying was achieved largely via online platforms. In other words, the online data collection approach made it easier for us to reach the exact target population where the stolen goods markets exist in India.

Two major metropolitan cities in India, Delhi and Mumbai, grabbed our attention for data collection. Considering that, these states in India already have two indigenous stolen goods markets that are well-known for buying and selling of stolen goods. Furthermore, these two states have high crime-records in terms of frequency in targeted thefts. Only the buyers of stolen goods were taken into account for filling and proceeding with the questionnaire, whereas the others who said that they did not buy stolen goods in any time in their life are directed to the end of the questionnaire. That is, a specific criterion used was; the respondent must be a buyer of stolen goods at any time in their lives.

4. DATA ANALYSIS

4.1. Introduction

The chapter presents the data analysis of the study, and is divided into two sections. The first section describes the study's analytical approaches, the procedure of analysis, and the second section includes data analysis and reporting. The first section preliminary outlines the necessity of variance-based partial least square Structural Equation Modeling to test the key relationships of independent, moderating and dependent variables of the research model. Moreover, a general overview of the Structural Equation Model (SEM), and the Structural Equation Model for the existing research are broadly discussed and justified in the first section. Specification for modeling scenario for Smart PLS is also presented. In line with it, detailed steps and evaluation procedures of the Structural Equation Model, including the evaluation of reflective constructs and formative construct, are provided.

In the second section of the chapter, data analysis and reporting are presented in two parts separately. The first part of data analysis is primarily focused on the examination of quantitative data and reporting. The examination of quantitative data and reporting includes 1) descriptive statistical analysis, 2) data screening and preliminary analysis, and 3) analysis of socioeconomic information. In addition to that, the second part of data analysis is presented and separated for inferential statistical analysis and hypothesis testing. In the second part, the inferential statistical analysis and reporting are discussed. The variance-based Structural Equation Model (SEM) was applied to inferential statistical analysis. Two approaches of analysis were used for inferential statistical analysis and reporting in SEM. The approaches include the reporting of 1) measurement model analysis and 2) structural model analysis. For reporting the purpose, results of the measurement model (e.g., reliability and validity) and structural model are ascertained in the form of tables and graphs, and the result of the hypothesis test is presented.

4.2. Overview of Analytical Approach: Structural Equation Modeling

First-generation statistical approaches have gained key attention in social sciences research, including marketing research and consumer behavior. Moreover, the first-generation techniques are referred to as multivariate data analysis, and these analytical approaches mainly include regression-based approaches. The regression-based approaches include multiple regressions, logistic regression, ANOVA, multiple discriminant analysis, and common factor analysis. The common factor analysis uses several techniques in research, including principal components analysis, exploratory factor analysis, and confirmatory factor analysis (Bush & Hunt, 2011, p.295). According to Hair et al. (2014), these first-generation statistical methods are particularly appropriate for confirming an existing theory and priorly established concepts. Moreover, the authors alluded that the first-generation statistical methods are key approaches for identifying the properties of measurement and relationships among the constructs (p.3).

However, all these first-generation tools and techniques had limitations. Three key limits of first-generation techniques were articulated by Hair et al. (2014). They are (i)first-generation analytical tools that are useful for the postulation of a simple model structure, (ii)the assumption that all variables can be considered as observable, and (iii)the conjecture that all variables are measured without error (Haenlein & Kaplan, 2004, p.284; Bush & Hunt, 2011, p.295). In order to overcome these limitations, a more sophisticated and second generation of multivariate techniques has to be required.

Structural Equation Modeling (SEM) is an alternative statistical tool to the second-generation multivariate techniques. One of the Structural Equation Modeling's main characteristics is that it is a hybrid of the regression, factor analysis, and analysis of variance. Likewise, SEM estimates the overall relationships among all the variables (independent variables, mediating variable, moderating variable, and dependent variable) in a proposed model (Fornell, 1985).

In other words, Structural Equation Modeling Approach is a statistical tool that employs to test a theoretical model as a whole. SEM approaches imply that SEM is an analytical tool that estimates the hypothesized causal-association and relationships among the set of variables with a proposed model (Bollen, 1989; Lowry & Gaskin, 2014; Byrne, 2001). The structural equation approach estimates structural paths' coefficients to infer the latent variable's causal relations in the structural model (Hair et al., 2012; 2014). SEM consists of the key estimation of the complete path's coefficients in the model, including

the crossover paths; crossover paths are not possible in regressions (Ryan, 1982). Besides, SEM reduces the chance of the squares of errors in the estimation process, even if data diverges from a normal distribution. Also, it helps to produce a moderate result (Hair et al., 2016).

In order to estimate a model, the confirmatory approach is one of the primarily used instruments in SEM to test the relationships and structural associations among the set of variables. For the statistical estimation, the associated relationship among the variable set can be depicted in the structural regression equation. Later, the associated relationship can be shown in the pictorial, diagram, or graphic format. Likewise, linking many paths allows for estimating the various paths together, and statistical estimation is possible more significant even in a more flexible way (Byrne, 2001, p.6). Hence, Structural Equation Modeling is a statistical methodology that primarily used for theory testing (Anderson & Gerbing, 1988; Lowry & Gaskin, 2014), and it is employed in many fields widely and especially in behavioral sciences (e.g., Bass et al., 2003), marketing (e.g., Henseler et al., 2009).

Methodologically, there are two forms or two methods of structural equation modeling. They are Covariance-based SEM (CB-SEM) and Variance-based, which is also known as Partial least squares Structural Equation Model (PLS-SEM). And both are conceptually distinctive (Hair et al., 2012, p.415). Compare to PLS Structural Equation Modeling, covariance-based Structural Equation Modeling have a long tradition in social science research and widely used (Haenlein & Kaplan, 2004). Early marketing and consumer research were more popular with Covariance-based Structural Equation Modeling (CB-SEM) (e.g., Baumgartner & Homburg, 1996; Bagozzi et al., 1988). However, in contrast to CB-SEM, the Partial least squares Structural Equation Modeling has become popular and found a wide range of marketing and consumer research applications as a second-generation multivariate technique of SEM. Variance-based partial least square Structural Equation Modeling (PLS-SEM) is considered as a possible alternative to covariance-based Structural Equation Modeling (CB-SEM) (Hair et al., 2012, p. 415).

In accordance with our research objectives, the current study aims to estimate the causal relationship among independent variables, moderating variables, and the dependent variable, along with the hypothesized research model. The study has identified key causal relationships that concluded with a research model. The causal relationships

depicted as the following; (i) the relationship between the behavioral inconsistency and feeling guilty, (ii) the relationship between ethical conflict and feeling guilty, (iii) the relationship between consumer guilt and unethical action, i.e., purchase of stolen goods, iv) moderating role of consumer excuse and neutralization. And finally, v) the relationship between purchase of stolen goods and use of consumer excuse techniques.

Based on the methodological and analytical insights discussed above, the present study demands a causal inquiry to examine the key causal networks of all variables in order to establish and estimate the fits of each causal relationship in the hypothesized research model. Besides, the key relationships of these underlying hypothetical variables (independent variables, moderating variables, and dependent variables) are an accurate representation of the latent variables (unobserved)—the latent variables as measured with multiple items of manifesting variable as scale indicators. Hence, the present study demands psychometric analysis and multivariate techniques, particularly for the statistical estimations of latent variables having multiple-measurement items.

In short, based on the aforesaid demands and depending upon the literature, for the present study, the criterion of Structural Equation Modeling (SEM) has been found as the most appropriate analytical technique and efficient approach for estimating the model and analysis of data. Furthermore, the present study intended to be used variance-based SEM and Smart PLS for data analysis. The criteria for choosing variance-based SEM and Smart PLS for the present study are justified below.

4.2.1. Criteria for Variance-Based SEM and Smart PLS-3

There are many statistical packages available for causal inference in SEM. For instance, covariance-based Structural Equation Modeling via LISREL, EQS, Mplus, AMOS, etc., and variance-based statistical estimation via Partial least squares Structural Equation Model (PLS-SEM) are well known in the statistical packages. This study used the Smart PLS software program as a primary statistical package. The guidelines and criteria for Smart PLS are the following: -

- I. **Research Objective:** The first and most important criteria for choosing the PLS-SEM is the nature of the research and objectives of the study. PLS-SEM is a causal-predictive approach. If a study aims to predict and explain any causal

relationship rather than the confirmation of a theory, Smart PLS is preferable for analysis.

- II. **The Reflective-Formative Model:** If a model has a composition of both reflective and formative factors, Smart PLS-SEM is an appropriate software package (e.g., Hair et al., 2014; Hair et al., 2016, p.42). According to Lowry and Gaskin (2014), if a model includes both reflective and formative indicators, then, Smart PLS should be selected for the data analysis (Hair et al., 2016, p.133).
- III. **Formatively Measured Constructs:** According to the depicted model, consumer excuses and neutralization is a type II reflective-formative construct. In addition, according to Haenlein and Kaplan (2004), partial least squares (PLS) analysis is preferable as an alternative technique to covariance-based structural equation modeling when the model encompassed the formative construct.
- IV. **Model Complexity:** if a model is complex with many constructs and indicators, Smart-PLS is appropriate. In the hypothesized research model, the consumer excuse and neutralization is a second-order formative factor, which is being constituted of seven reflective constructs of latent variables: Denial of responsibility, Denial of victims, Denial of injury, Appeal to higher loyalty, Personal principles, Condemning the condemners, and Normality. Further latent constructs such as Cognitive dissonance, Ethical conflict, Consumer guilt, and Purchase of stolen goods are created from reflective indicators and reflective measurement scales.
- V. **Single Item Constructs:** If a model has a single item construct, Smart-PLS SEM is recommended (Hair et al., 2016, p.24).
- VI. **Sample Size:** When the sample is too small or too large, and a model is complex, the Smart PLS is preferable (Hair et al., 2016, p.19). A statistical tool like Smart-PLS is a statistical solution where the small sample size can be a significant issue. It is applicable where hard to find the targeted sample population or not many people ready to respond to the survey. Then, Smart PLS is preferable for true sample pollution with a small sample size.
- VII. **Distribution of Data:** If the data are not normally distributed, the Variance-based-SEM via Smart PLS is recommended. In other words, if the data are normally distributed, the Co-variance-based SEM via AMOS or Lisrel is recommended (Hair et al., 2016, p.19).

In short, choosing a valid analytical approach is often found to be a challenging decision in research; since it is difficult to decide an appropriate statistical technique, and each method is very distinctive. In the light of the above criteria and rules, variance-based SEM via Smart-Pls has been employed as a software tool in the present study instead of the covariance-based Structural Equation Modeling via LISREL, EQS, Mplus, or AMOS.

4.3. Evaluation Process of PLS-SEM

The evaluation process for SEM starts only after the completion of data screening and preliminary analysis. For the reason that, examining the key assumptions of qualitative data is vital for the final analysis. Prior to the SEM evaluation, data needed to be adequately examined. The data screening and preliminary analysis include checking the missing of data, the accuracy of data set, outlier, and power analysis. If the key assumptions of qualitative data are satisfactory, then it is appropriate for SEM.

The evaluation approach for Smart-Pls is a stepwise estimation process, and the Smart-Pls tests the model as a whole. And, Smart-Pls analysis doesn't mean that there is a separate test before testing the whole model. As a first step toward the estimation process, only the measurement model is taken into consideration for initial analysis. Additionally, Smart-Pls starts the structural model/path model estimation process as a second stage, only after confirming the acceptable thresholds and meeting cut-off values for the measurement model (Hair et al., 2011). According to the proposed model, the research model is a higher-order model. The step-by-step evaluation processes for higher-order construct are given below: -

First Step: Specify the Whole Model: Based on the theoretical relationship, the determination of the variables' causal network is the initial step in the structural equation modeling approach. Causal network implies that proposing a research model with a possible causal relationship of all variables. Later, translate and replicate the proposed research model into a structural model and a measurement model into the worksheet of Smart-PLS. The structural model is the inner model that is used to evaluate relationships (path) between latent variables. A measurement model is an outer model that is used to assess associations between the key constructs and their manifesting variables (Hair et al., 2014).

Initially, the measurement model confirms the fit of measurement scales in the first round of analysis. To measure the fit, SEM runs the evaluation process based on a set of rules. The rule includes various criteria and cut-off values for a good fit in the name of validity and reliability of constructs (Hair et al., 2014). So, the measurement model meets the common designation of factor analysis. Moreover, the measurement model uses in place of the establishment of Confirmatory Factor Analysis. The measurement model combines the popular fit statistics reports, which commonly encompasses the factor loading, indicator reliability, internal consistency, and validity of constructs rather than just one ground of goodness of fit indexes of CFA (Ringle et al., 2015).

Second Step: Establish Reliability and Validity of Reflective Constructs: For evaluating the construct that is reflectively measured, the assessment procedure starts with examining indicator loadings as a first step. Indicator loadings are outer loadings of constructs for the indicator reliability in SEM, and it estimates the correlation between the measures (i.e., observed value) and latent variables (i.e., latent of a factor) in each block (Vinzi et al., 2010). Outer loadings of indicators should be above 0.50, and above 0.50 is considered as accepted item reliability. However, loadings greater than 0.708 are recommended by Hair et al. (2019).

The second step for measuring the reflective model is the measurement of the internal consistency, that is, the observed items' interrelationship. In PLS-SEM, Jöreskog's (1971) composite reliability technique is a general method that has been used to evaluate internal consistency. In addition to composite reliability, internal consistency is also measured in PLS-SEM. Internal consistency is another popular measure known as Cronbach's alpha (Hair et al., 2019). Internal consistency provides a reliability analysis in terms of item correlations (Hair et al., 2014). The common threshold for the internal consistency should be a minimal value of 0.70 and above, and then the construct is considered to be acceptable and reliable to use. Simultaneously, scores ranging from 0.95 and above are considered problematic (Nunnally, 1994; Bland & Altman, 1997).

The next step for measuring the reflective model is the measurement of convergent validity. The average variance extracted (AVE) method is used to explain the level of correlation of multiple indicators to establish convergent validity. The average variance extracted (AVE) determines the convergent validity based on the variances of its indicators for a given factor. The Average Variance Extracted shows the amount of

variance for entire items on the same constructs and specifies that they are correlated, or else it shows the positive correlation between alternative measures of the same construct. An acceptable AVE is 0.50 or above.

The fourth step for measuring the reflective model is discriminant validity. Discriminant validity shows how a construct distinct from other constructs. Discriminant validity will indicate the distinctiveness of the constructs. Discriminant validity assessment using the criteria of Fornell- Larcker (198), cross-loading, and the criterion of Heterotrait-Monotrait (HTMT) in PLS-SEM. Fornell- Larcker (1981) compares Average Variance Extracted (AVE) and Composite Reliability (CR). According to criterion, Average Variance Extracted should have above the value of Composite Reliability (CR). If the Heterotrait-Monotrait cut-off value is below 0.90, discriminant validity has been cleared between the other latent variable.

Third Step: Apply a Two-Stage Approach for Second-Order Constructs: In the third stage, the model estimation includes the two-stage approach. The two-stage approach is applied to complete the higher-order model estimation. As per Ringle et al. (2012), if the second-order construct is measured formatively, then a two-stage approach must be used. In SEM, two different methods are commonly used to estimate and validate a higher-order construct, such as repeated indicator approach and two-stage approach (Sarstedt et al.,2019; Bradley & Henseler, 2007).

The two-stage approach is used due to its ability to estimate the reflective-formative type higher-order constructs. From an analytical point of view, the two-stage approach is an alternative to the repeated indicator approach, also known as the LV score method. As per the suggestion of Becker et al. (2012), the two-stage approach is employed only to estimate the second-order construct. In addition, if a model has to estimate any moderation effect and the moderator variable is formative, then the two-stage approach is recommended by Fassott, Henseler, and Coelho (2016) and Henseler and Fassott (2010). In the present study, consumer excuse and neutralization is a Type II reflective-formative construct. Further, the study has hypothesized a direct effect of consumer excuse and neutralization on purchase of stolen and hypothesized as a moderator variable where the negative relationship between consumer guilt and purchase of stolen goods is moderated by the use of consumer excuse and neutralization.

In order to compute the two-approach, the whole model estimates without any second-order construct. Initially, the model excludes the second-order construct from the computation, and it only considers the first-order construct in the model in order to produce latent variable scores. Subsequently, the researcher has to save the latent variable scores of all constructs and add the latent variable as new variables to a new dataset. In the second stage, the latent variable scores will use as indicators in the higher-order construct's measurement model.

Fourth Step: Evaluation of Structural Model: If all the measurement model criteria are statistically met, structural model evaluation goes after assessing the measurement model. The structural model evaluates theoretically and conceptually established hypothesis and their relationships in a model. The structural path evaluation includes the T-statistics testing of the complete model to confirm the statistical significance. The procedure that uses to compute the statistical significance is known as bootstrapping in the Smart-PLS. Standard assessment criteria of the structural model are included the specification of collinearity issues of the structural model, Coefficients of determination (R^2) value, Predictive Relevance (Q^2), size and significance of the path coefficient, f^2 effect sizes, and q^2 effect sizes. Assessment of the structural model needs to be passed different steps: -

- A. ***Collinearity issues of the structural model.*** The initial step in assessing the structural model is to confirm that there is no vertical collinearity among sets of constructs in the model. Collinearity issues can undertake when any manifesting variables are highly correlated with one another. The collinearity problem between the predictor constructs can solve either by eliminating and merging indicators together on a single construct or by constructing a higher-order construct (Hair et al., 2014).
- B. ***Size and significance of the path coefficient.*** The path coefficient provides the size of a relationship as well as the relevance of the concerned path of linking constructs in the model. The path coefficient provides a standardized range of values, which is between -1 and + 1. That is, a positive relationship of two linking constructs indicates with + 1 value while the negative relationship of two linking

constructs signifies a -1 value. Moreover, the path coefficient with 0 stands for the irrelevant or weaker relationship.

- C. ***Coefficients of determination (R^2)***. Coefficients of determination provide a model's predictive accuracy, which is explained by the R-square value. The accepted R-square value range between 0 to 1. The R^2 value of endogenous constructs is the inner value that signifies the amount of variance and quality of contributes to an endogenous explained by the combined effects on exogenous variables. An R-square value close to 1 represents the better predictive accuracy of exogenous variables. Moreover, an R^2 value of 0.75 is indicated it has substantial effects, 0.50 is indicated it has moderate effects, and 0.25 is indicated its weak predictive accuracy.
- D. ***Predictive Relevance (Q^2)***. In addition to the R^2 value of predictive accuracy, predictive relevance (Q^2) is an alternative technique, is used to establish the model's predictive relevance and accuracy in PLS-SEM. Q-square predictive relevance test can be calculated on the basis of 5 to 10 omission distance (OD) of data to a test set (the procedure does not apply for formative endogenous constructs). The blindfolding approach has generally been used as a technique for the omission distance (OD) in PLS-SEM. Moreover, omitted data points will be counted as missing values from a model, and it demonstrates that if an omitted data has a significant impact on the endogenous latent variables. The evaluation criterion for the Q-square predictive relevance test is termed as cross-validated redundancy measures. The scales, Q^2 value of 0.02, is indicated it has small effects, 0.15 is indicated it has medium effects, and 0.35 is indicated it has considerable predictive accuracy.
- E. ***Effect size***. The f^2 analyzes the effect size between two variables, particularly in terms of an omission of specific latent variables and its impact on a particular endogenous construct's R^2 value in the model. It seeks to evaluate how an exogenous construct's relative impact on an endogenous latent variable's R^2 value with the elimination of a particular variable from a model. In addition to evaluating the relationship between two latent variables by R^2 values, f^2 effect sizes seek to assess the concerned relationship's strength and magnitude. In simple, a larger effect size signifies stronger relations and vice versa. The effect

size f^2 of 0.02 is indicated it has small effects, 0.15 is indicated it has medium effects, and 0.35 is indicated it has large effects.

Fifth Step: Reporting the Results: In the final stage, reporting the meaningful result and summarizing it with tables and graphs can be presented for further interpretation. Table 4.1 demonstrates the procedure of SE evaluation.

Table 4. 1. Stepwise Evaluation of PLS-SEM

Evaluation of the Measurement Models					
Step One	Specify the causal relationship and design a model				
Step Two	<table border="1"> <thead> <tr> <th>Reflective Measurement Models</th> <th>Formative Measurement Model*</th> </tr> </thead> <tbody> <tr> <td> Internal Consistency (Composite reliability) Indicator reliability Convergent validity (average variance extracted) Discriminant validity </td> <td> Convergent validity Collinearity among indicators Significance and relevance of outer weights </td> </tr> </tbody> </table>	Reflective Measurement Models	Formative Measurement Model*	Internal Consistency (Composite reliability) Indicator reliability Convergent validity (average variance extracted) Discriminant validity	Convergent validity Collinearity among indicators Significance and relevance of outer weights
Reflective Measurement Models	Formative Measurement Model*				
Internal Consistency (Composite reliability) Indicator reliability Convergent validity (average variance extracted) Discriminant validity	Convergent validity Collinearity among indicators Significance and relevance of outer weights				
Step Three	Two-stage approach				
Step Four	Evaluation of the structural model				
	Coefficients of determination (R) Predictive relevance (Q) Size and significance of path coefficients F2 effect sizes Q2 effects sizes				
Step Five	Reporting PLS-SEM Results and interpreting the findings				

*not applicable for the current model

4.4. Data Analysis and Reporting

The study's data analysis was mainly divided into two distinctive parts based on the statistical tool packages. Indeed, the initial part of the data analysis was assigned for the descriptive statistical analysis, and SPSS statistics 26 was used. For the second part of the data analysis, particularly for the statistical inference analysis, the variance-based Smart PLS was used. Smart PLS version 3 is used for drawing inferences about the sample population and hypothesis testing.

The first part of data analysis examines data characteristics, which is primarily focused on the descriptive statistical analysis and its results. The data examination includes 1) Descriptive statistical analysis, 2) Data screening and preliminary analysis, 3) Socioeconomic information analysis, and 4) Frequency of purchase.

The second part of the data analysis is separated for inferential statistical analysis with PLS-SEM and its results. Estimating parameters and testing of the statistical hypothesis are the frequently used statistical tool for inferential statistical analysis. Moreover, the inferential statistical analysis is used to compare sample means, or to test hypotheses, and to predict the relationships of constructs. In the second part of data analysis with PLS-SEM, the measurement model and structural model are separately analyzed, interpreted, and reported.

4.5. Examination of Data

4.5.1. Descriptive Statistical Analysis

Statistical analysis includes descriptive and inferential statistical procedures (Bhattacharjee, 2012). Descriptive statistical procedures include collecting, grouping, and analyzing data in order to understand the basic characteristics of the data collected. The descriptive statistical procedure should be commenced with the data screening phase (Bhattacharjee, 2012). Additionally, descriptive statistic helps us summarize the group of data in a meaningful way, visualize the data, and describe the associations between variables in a sample. The measure of central tendency (mean, median, SD, etc.), the spread, and dispersion/variation are common statistical tools used in a descriptive analysis. A summary of descriptive statistics is provided in Appendix 6. Inferential statistical analysis was applied as a second step to the descriptive statistical procedure.

The inferential statistical analysis draws an inferential conclusion from the sample, and it helps to make generalizations about the given population.

4.5.2. Data Screening and Preliminary Analysis

Data screening helps to free the data from all errors and make it fit for final analysis. Therefore, it is vital to screen and remove the noise in the data set to improve the quality of data analysis. The preliminary analysis aims to lessen the influences of an outlier, check any issue regarding the normality of data, find the missing frequency, check the accuracy of the data set, and estimate the power analysis (Hair et al., 2006).

The data screening was performed based on the guideline suggested by Hair et al. (2014; 2016). The following criteria were taken into considerations while screening the preliminary analysis.

- **Guideline 1.** When the missing data is more than 15% per indicator, the authors suggested the removal of the observations from the data set. However, if the missing values per indicator are merely 5% or less than 5%, the observation should be retained, and mean replacement methods can be used as the solution for missing values (Hair et al., 2014, p.55).
- **Guideline 2.** Offending responses, inconsistent responses, unengaged responses, and straight-lining patterns of answers are justifiable to remove from the data set before running a PLS-SEM analysis.
- **Guideline 3.** Before running a PLS-SEM analysis, outliers should be removed from the data set if extreme responses have appeared.
- **Guideline 4.** If a separate group or subgroups are identified in the observed dataset, an author should be aware of the substantial size of them. The subgroups that are substantial in size should be identified based on prior knowledge or by statistical means (p.55).
- **Guideline 5.** The normality of data is significant for better multivariate analysis results, and the lack of normality distribution can falsify the results of multivariate analysis. When PLS-SEM is applied for the multivariate analysis, the non-normality distribution is less severe. However, it is advisable to check data normality to understand how the distribution substantially deviates from normal distribution. For the normality

measurement, absolute skewness and kurtosis value of more than 1 indicates that the data is highly non-normal (p.55).

- **Guideline 6.** Statistical power analysis is recommended before running a PLS-SEM. For the statistical power analysis, G-power analysis is recommended by the authors to figure out the required minimum sample size before running a PLS-SEM (Hair et al., 2014, p. 21). Moreover, Hair et al. (2014) provided a ready-made table with 80% power for estimating the minimum sample size. Hair et al. (2014) have given two explanations regarding the determination of sample sizes, which are given later in the section below (p. 20).

Our preliminary analysis was completed with regards to the above guidelines. During the analysis stage, some missing data was found in the socioeconomic section. Moreover, these missing data were corrected by the mean replacement method. The outlier issue is detected only in the socioeconomic section of the data set (e.g., income level). That is to say, the remaining sections of the data set have not identified any outlier or missing data. Because, the rest of the sections have the scale within the floor and ceiling in terms of participant's responses. In short, the pattern of responses is pre-arranged with the Likert scale.

PLS-SEM doesn't require data normality. PLS-SEM can deal with data's non-normality. It implies that when using Smart-PLS with non-normal data, it doesn't affect the result very much (Hair, 2014). Which means, when the data are not normally distributed, the variance-based SEM via Smart PLS is recommended. At the same time, if the data are normally distributed, co-variance-based SEM via AMOS or Lisrel is recommended (Hair et al., 2014). Normality of data distribution should be checked only for the ratio data, and ordinal data has no normality. The present study has used ordinal scales to measure the latent variables. Nevertheless, data normality was checked to lessen our doubt about the data and understand how it looks in terms of distribution that deviates substantially from the normal distribution (see Appendix 7 for skewness value).

A statistical power analysis was conducted as part of the study. In order to conduct it, several methods and techniques were used for measuring sampling adequacy. For instance, the G*Power tool and Kaiser-Meyer-Olkin (KMO) test are quite popular in measuring sample adequacy. The sample adequacy was checked with Kaiser-Meyer-

Olkin. For the power analysis, a sample of 128 respondents was taken into consideration. The KMO test value was .833, and the KMO statistic above .8 indicates that the collected sample is adequate for analysis (see, Appendix 7). Notedly, these power analysis tools are mostly used especially when co-variance-SEM with SPSS is used for a model having reflective measurement. However, the present study has a formative-reflective model (Type II- higher-order construct), and variance-based-SEM is recommended for data analysis. In accordance with the suggestions by Hair et al. (2016), the researcher also used the rule of 10 for every formative case (p. 20). According to the authors' recommendation, the sample size of 51 is adequate to detect an R-square value of around 0.50. A sample size of 51 and above will improve the accuracy of the test results (Hair et al., 2014; 2016, p. 21).

4.5.3. Result of Socioeconomic Variables

Former studies have already identified the influence of consumers' economic status and socio-demographic diversity in buying stolen goods from a black market. Therefore, the socio-demographic profile was gathered in the form of socioeconomic information of the participants, in order to investigate the sample characteristics. The socio-demographic data were collected in the form of general questions such as gender, age, income, marital status, and working status. Table 4.2. demonstrates the complete overview and composition of the socioeconomic information.

Table 4. 2. *Overview of Socioeconomic Information of Respondents*

Category		N	%
Gender	Male	96	75.0
	Female	32	25.0
Age	Below 20	6	4.7
	21-25 years old	36	28.1
	26-30 years old	67	52.3
	31-35 years old	17	13.3
	36 Above	2	1.6
Monthly Income	Below 10,000	57	44.5
	10,001 -30,000	38	29.7
	30,001 -50,000	19	14.8
	50,001 -70,000	7	5.5
	70,001 Above	7	5.5
Marital Status	Single	92	71.9
	Married	35	27.3
Current Status	Student	65	50.8
	Working	54	42.2
	Not Working	9	7.0

The socioeconomic information is placed at the end section of the questionnaire, where the participants are asked to provide their personal details. Findings regarding the sample characteristics show that 75 percentage of the respondents are marked as male, and 25 percentage of buyers were identified as female. The result suggests that a higher percentage of males purchased the stolen goods in their past.

A former study found that low price is one of the key factors for the demand of stolen goods (e.g., Benton, 1973). More to the point, the low-income group could be more attracted by illegal buying of goods where the price of the good is low (e.g., Casola, 2009; Allen, 2000). In other words, the inability to meet "primary needs" or "selective wants," which is limited by their constrained incomes, consequently makes the stolen goods market a preferable choice for low-income consumers (Benton, 1973). In light of these findings, a question about economic status was asked. The informal economy normally meets the demand of low-income consumers through unauthorized brands and unorganized dealers. Hence, monthly income was asked as an open-ended question to figure out the average monthly income of the participants. Reported income shows that 30,000 INR (approximately 400 USD) was the average monthly income of the buyers of stolen goods in the sample.

For further analysis, actual income was separately categorized into five appropriate groups. The sample characteristic shows that 44.5% of respondents come under the category of "Below 10,000 INR". It implies that most (44.5%) of the participants represented low-income consumers. The second most (29.7%) of the respondents come from income classes between 10,001-30,000 INR. Only 5.5% of the respondents earned a monthly income of 70,001 INR and above. The findings regarding income suggest that a consumer's low income is a key influencing factor for engaging in an unethical purchase like stolen goods.

The demographic characteristics show that the respondent's ages were ranged from 19 to 36. The mean age of the participants was 27. For the data analysis, age was categorized separately later into five appropriate subgroups. The results show that 52.3% of the respondents are coming from the age group of 26-30. Actually, the survey was conducted via Online Social Networks, and the participants who are aged between 26 and 30 are comparatively higher than the other groups due to their internet usage and traffic to the Online Social Networks.

The further findings regarding the sample's demographic characteristics revealed that consumers who are single were more significantly tended to purchase stolen goods than married participants. That is, 71.9 percent of the total respondents are marked as single, and 27.3 percent of buyers were identified as married. As per the respondent's working condition, most of the participants (50.8%) were students. Nearly 43% of participants had a job and were working, and 7.0% of respondents' status was “not working.”

4.6. Purchase of Stolen Goods

Actual past behavior was assessed with the recency and frequency of past purchases. It means past behavior was mainly explored from two dimensions related to the purchase of stolen goods. The past purchase behavior included i) recency of past behavior in general and ii) product-wise purchase of stolen goods with purchase frequency in particular. Past behavior is usually considered as a purchase made in the past. Hence, the past behavior in the near past, which is during the past 12 months, past two and three years, were assessed. Buying frequency such as never, rarely, sometimes, often, and very often were anchored to quantify the purchase frequency. Apart from that, often consumer buying behavior is influenced by the product type. So, the different product classes with their frequency of past purchases were also studied. Respondents were also urged to respond on each item and product class with their buying frequency. Table 4.3 provides information about past behavior with recency and Table 4.4 summarizes the product-wise frequency of stolen goods purchase.

Table 4. 3. *The Recency of Past Behavior*

Recency of Past Behavior	Frequency of Purchase					TP*
	Never (%)	Rarely (%)	Sometimes (%)	Often (%)	Very Often (%)	
In the past 12 months	62(48.4%)	17(13.3%)	24(18.8%)	15(11.7%)	10(7.8%)	66
In the past two years	61(47.7%)	22(17.2%)	22(17.2%)	9(7.0%)	14(10.9%)	67
In the past three years	47(36.7%)	25(19.5%)	26(20.3%)	19(14.8%)	11(8.6%)	81

*Total Purchase (in times), Never is excluded from the calculation of total purchase.

As it is evident from Table 4.3, the findings suggest that the highest purchase were made during past three years, followed by two years and followed by past 12 months. That is to say that, “during the past three years” have been marked as a mostly purchased year in different frequencies (Rarely-25; Sometimes-26; Often-19; Very Often-11). In other words, “during the past 12 months” have been marked as a least purchased year in different frequencies (Rarely-17; Sometimes-24; Often-15; Very Often-10)

Table 4. 4. *Purchase Frequency of Product Items*

Category of Product	Frequency	N (%)	Category of Product	Frequency	N (%)
Educational Material	Never	26(20.3)	Electric items	Never	42(32.8)
	Rarely	21(16.4)		Rarely	27(21.1)
	Sometimes	29(22.7)		Sometimes	30(23.4)
	Often	36(28.1)		Often	16(12.5)
	Very Often	16(12.5)		Very Often	13(10.2)
Automobiles items	Never	61(47.7)	Fashion accessories	Never	48(37.5)
	Rarely	13(10.2)		Rarely	23(18.0)
	Sometimes	22(17.2)		Sometimes	34(26.6)
	Often	23(18.0)		Often	12(9.4)
	Very Often	9(7.0)		Very Often	11(8.6)
Dress items	Never	71(55.5)	Sport items	Never	70(54.7)
	Rarely	15(11.7)		Rarely	20(15.6)
	Sometimes	27(21.1)		Sometimes	19(14.8)
	Often	9(7.0)		Often	8(6.3)
	Very Often	6(4.7)		Very Often	11(8.6)

As the items are demonstrated in Table 4.4, the product-wise frequency of stolen goods purchase shows that educational and study materials were the most purchased products. Based on the sample characteristics, we already concluded that 50.8% of respondents were students. In the survey, 102 respondents admitted that they bought educational and study materials previously in different frequencies (Rarely-21; Sometimes-29; Often-36; Very Often-16). Findings also indicate that the second most purchased product class was electric and electronic items. At least 83 respondents admitted purchase of items related to electric and electronic items in different frequencies (Rarely-27; Sometimes-20; Often-16; Very Often-13). Product class such as fashion accessories, automobile items, and sports items are ranked as third, fourth, and fifth respectively as the most purchased product classes. Also, dress items are ranked as the least purchased product class.

4.7. Results of PLS-SEM Analysis

As stated earlier, Smart-PLS was used for the data analysis and model assessment. According to Hair et al. (2016), Smart-PLS is a form of CFA plus regression analysis. Since the latent variables are differently defined based on prior theory, and the key relationships are already pre-determined and established through the proposed model, the researchers can directly run a Smart PLS analysis. Before running a Smart PLS analysis, the data set should be clean and error-free for better statistical results. Confirmatory Factor Analysis is the assessment part of SEM, and the diversity of the CFA tool confirms the assessment criteria of the model. Assessment criteria for SEM-PLS include the validation of both (i) measurement model and (ii) structural model. PLS-SEM Analysis results consist of the assessing and reporting measurement model and assessing and reporting the structural model.

4.7.1. Measurement Model Assessment and Findings

Measurement model assessment includes outer model validation of model, based on specific quality criteria. The measurement model assesses and reports the confirmatory factor analytics, including internal consistency, reliability, indicator reliability, convergent validity, and discriminant validity of the latent variables.

4.7.1.1. Confirmatory Factor Analysis (CFA)

The first precondition in the process of validating the measurement model was to ensure the contribution of each individual indicator. Moreover, CFA confirms that each indicator will significantly measure the concept (Hair, Black, Babin, & Anderson, 2010). As a first Smart-PLS criterion, Confirmatory Factor Analysis was conducted in the first phase of the analysis. Smart-PLS.3 was used to produce the CFA results by running bootstrapping.

For a valid and acceptable measurement model, each indicator's factor loading must be significant, and a loading above .70 is recommended (Hair, Ringle, & Sarstedt, 2011). However, many studies have suggested that indicators with a factor loading above 0.50 should be retained in the case of a newly developed scale (e.g., Afthanorhan, 2013, p.200; Hulland, 1999; Vinzi, 2010). Table 4.5 includes Confirmatory Factor Analysis and factor loading for each indicator with a significant value.

Table 4. 5. *Result of Confirmatory Factor Analysis with P-value*

Constructs	Indicator	Factor Loading	P-Value
Cognitive Dissonance	COD1	0.797	0.000
	COD2	0.898	0.000
	COD3	0.895	0.000
	COD4	0.785	0.000
	COD5	0.771	0.000
	COD6	0.814	0.000
Ethical Conflict	EC1	0.631	0.001
	EC2	0.906	0.000
	EC3	0.848	0.000
	EC4	0.766	0.000
Consumer Guilt	CONG1	0.869	0.000
	CONG2	0.871	0.000
	CONG3	0.893	0.000
	CONG4	0.841	0.000
Denial of Responsibility	DOR1	0.828	0.000
	DOR1	0.869	0.000
	DOR1	0.705	0.000
	DOR1	0.846	0.000
Denial of Victim	DOV1	0.813	0.041
	DOV2	-0.196	0.336
	DOV3	-0.055	0.444
Denial of Injury	DOI1	0.724	0.009
	DOI2	0.593	0.030
	DOI3	0.802	0.002
	DOI4	0.721	0.007
Condemnation of the Condemners	COC1	0.802	0.000
	COC1	0.828	0.000
	COC1	0.850	0.000
Appeal to Higher Loyalty	AHL1	0.846	0.000
	AHL2	0.832	0.000
	AHL3	0.758	0.000
	AHL4	0.876	0.000
Personal Principles	PP1	0.693	0.002
	PP2	0.889	0.000
	PP3	0.685	0.002
Normality	NOR1	0.784	0.000
	NOR2	0.707	0.000
	NOR3	0.866	0.000
Purchase of Stolen Goods	PSG1	0.881	0.000
	PSG2	0.863	0.000
	PSG3	0.861	0.000

Confirmatory Factor Analysis showed that most of the item loadings were significant and greater than the recommended value of 0.70, except DOI2, DOV2, DOV3, PP1, and PP3. The indicators DOV2 and DOV3 were found insignificant and negatively loaded. In order to solve the negative loading issue, DOV2 and DOV3 were reverse coded from 5 to 1 (Strongly Disagree [5], Disagree [4], Neither Agree nor Disagree [3], Agree [2] and Strongly Agree [1]) and the model was re-estimated. However, the result was

insignificant, and the item loading was below 0.30. So, it implies that the scale items DOV2 and DOV3 were unable to explain the constructs and the indicators were not within the scope of significant factor loading. DOV2 and DOV3 were deleted sequentially from the model. As a result, Denial of Victim has automatically turn into a single item construct. As per Hair et al. (2014), Smart-PLS can efficiently deal with a single-item measure without any additional and further requirements (p.24).

Referring to Table 4.5, the indicators PP1 and PP3 were below 0.7 but greater than 0.60. Simultaneously, DOI2 was weaker among the indicators, and its loading was above the minimum threshold limit of 0.50. Notably, all these three indicators were significant. In accordance with the authors' suggestions (e.g., Afthanorhan, 2013; Hulland, 1999; Vinzi, 2010), the indicators such as DOI2, PP1, and PP3 were retained within the scope of factor loading. Hence CFA Analysis confirmed that the indicators were valid and significant. Now, the next criteria are to consider the assessment of reliability and validity of constructs.

4.7.1.2. Internal Consistency Reliability

Reliability test was reported as the following measurement criteria of the measurement model. In order to test the reliability, internal consistency reliability was measured with multiple criteria, such as Composite Reliability and Cronbach's alpha. The Cronbach's alpha has been found as the most regularly and generally reported tool compared to the alternative method like Composite Reliability (Tavakol & Dennick, 2011). As per Hair et al. (2014), Composite Reliability is a better method to measure internal consistency reliability than the traditional Cronbach's alpha method.

In the light of previous literature, which highlighted that Cronbach's alpha tends to provide a conservative measurement in PLS-SEM, and the use of Composite Reliability as an alternative and replacement (Wong & Ken Kwong-Kay, 2013, p. 22). Therefore, both Cronbach's alpha and composite reliability were used to measure internal consistency. Table 4.6 provides an overview of the results of the reliability test with Cronbach's alpha and Composite reliability for each construct. Cronbach's alpha and Composite reliability both had a required minimum value of 0.70 to show reliability, since the construct reliability of 0.70 and above is considered to be acceptable and reliable for use.

Table 4. 6. *Result of Cronbach's Alpha and Composite Reliability*

Construct	Composite Reliability	Cronbach's Alpha
Cognitive Dissonance	0.929	0.908
Ethical Conflict	0.870	0.826
Consumer Guilt	0.925	0.892
Denial of Responsibility	0.887	0.832
Denial of Victim	1.000	1.000
Denial of Injury	0.805	0.697
Condemnation of the Condemners	0.866	0.775
Appeal to Higher Loyalty	0.898	0.858
Personal Principles	0.803	0.676
Normality of Behavior	0.830	0.716
Purchase of Stolen Goods	0.902	0.839

Table 4.6 provides a summary of internal consistency reliability for Composite Reliability and Cronbach's alpha. The first column in the table shows that all constructs have met the level of the minimum requirements of 0.70 for Composite Reliability. The second column in the table demonstrates that all constructs met the minimum threshold value of Cronbach's alpha, except Personal Principles and Denial of Injury. The Personal Principles and Denial of Injury are below the minimum threshold of 0.70.

According to Hair et al. (2019), the reliability threshold may vary by the nature of the research and the nature of the measurement scale. The authors asserted that the reliability threshold for exploratory research should be a minimum of 0.60 compared to established measurement scales (i.e., adapted or adopted). In the present study, the constructs Personal Principles and Denial of Injury have been found within the scope of the threshold value of 0.60 for exploratory research, which are acceptable and reliable to use.

4.7.1.3. Indicator Reliability

After guaranteeing the internal consistency of constructs, the indicator reliability test was reported as the next measurement criterion. Outer loading values should be 0.70 and higher for each latent variable's indicators for establishing indicator reliability (Hair et al., 2016). Table 4.7 provides an overview of the indicator reliability with indicator loadings for the individual items.

Table 4.7. Result of Indicator Reliability

	COD	EC	CON G	DOR	DOV	DOI	COC	AHL	PP	NOR	PSG
COD1	.797										
COD2	.898										
COD3	.895										
COD4	.785										
COD5	.771										
COD6	.814										
EC1		.630									
EC2		.906									
EC3		.848									
EC4		.766									
CONG1			.867								
CONG2			.869								
CONG3			.895								
CONG4			.844								
DOR1				.828							
DOR1				.869							
DOR1				.705							
DOR1				.846							
DOV1					1.00						
DOI1						.725					
DOI2						.594					
DOI3						.802					
DOI4						.720					
COC1							.802				
COC1							.828				
COC1							.850				
AHL1								.846			
AHL2								.832			
AHL3								.758			
AHL4								.877			
PP1									.693		
PP2									.889		
PP3									.685		
NOR1										.784	
NOR2										.708	
NOR3										.865	
PSG1											.882
PSG2											.864
PSG3											.859

Table 4.7 demonstrates that most of the indicator loadings are higher than the acceptable value of 0.70. However, EC1, DO12, PP1, and PP3 were below the threshold value and did not meet the required threshold of 0.70. The primary condition for removing the indicator with outer loading between 0.40 and 0.70 is that if the indicator's deletion increases the composite reliability and Average Variance Extracted above the recommended threshold value (i.e., 0.50), then deletion of the indicator should be considered. Otherwise, the removal of indicators with outer loadings between 0.40 and 0.70 should not be considered for removal (Hair et al., 2016).

The constructs of Ethical Conflict, Denial of Injury, and Personal Principles have already met the recommended threshold value of AVE (i.e., 0.50), and Composite Reliability (i.e., 0.70). Moreover, additional analyses were conducted for finalizing the removal of these indicators. As a result, the removal of EC1, PP1, and PP3 has found an adverse impact on the Composite Reliability of these constructs. Therefore, indicators with loading between 0.40–0.70 were not considered for removal. In other words, there are multiple cut-off values, and the threshold is recommended for validating the indicator reliability and the individual item removals.

As per Peterson (2000), indicator loading should be greater than 0.50, and above 0.50 should be retained. Likewise, Hulland (1999) suggests that individual items' loading should be 0.40, and above should be retained for exploratory research (p.198). Since we satisfactorily met the reliability criteria, the next step is analyzing and reporting the validity criteria.

4.7.1.4. Convergent Validity

The validity of measurement was checked as a third measurement criterion. Initially, convergent validity was measured and reported. The Average Variance Extracted (AVE) was used to evaluate the convergent validity of constructs. The Average Variance Extracted shows the amount of variance for entire items on the same constructs and specifies that they are correlated, or else it shows the positive correlation between alternative measures of the same construct. The threshold value of 0.50 and above is considered acceptable to validate the convergent validity for a construct. Table 4.8 shows the summary of the convergent reliability results. The results regarding convergent validity demonstrate that all constructs are above the minimum threshold of 0.50, and all constructs met the convergent validity requirement.

Table 4. 8. *Result of Convergent Validity*

Construct	AVE
Cognitive Dissonance	0.686
Ethical Conflict	0.631
Consumer Guilt	0.755
Denial of Responsibility	0.663
Denial of Victim	1.000
Denial of Injury	0.510
Condemnation of the Condemners	0.684
Appeal to Higher Loyalty	0.687
Personal Principles	0.580
Normality	0.622
Purchase of Stolen Goods	0.754

4.7.1.5. Discriminant Validity

Discriminant validity was assessed in addition to convergent validity. The discriminant validity has been measured through the most commonly used techniques in consumer behavioral studies, such as (i) Fornell–Larcker criterion and (ii) Cross Loading. That is to say, and two different approaches were used to establish the discriminant validity of constructs in the present study. According to Hair et al. (2012), the Fornell-Larcker criterion and cross-loadings were the most frequently used approaches among marketing scholars to establish discriminant validity (Henseler et al., 2015, p.116). The discriminant validity assessment for each method is followed by a separate tabulation of data results.

The cross-loading approach suggests that the indicator's outer loadings on the associated construct should be higher than all its cross-loadings with other constructs. Moreover, the discriminant validity is established if the items that are loading high on the associated constructs, automatically, their loading to other constructs will become comparatively low for the same construct. Table 4.9 presents the results of cross-loading, and the table shows that the indicator's outer loading is higher than the other constructs (**in boldface**), and discriminant validity is achieved.

Table 4. 9. *Result of Cross-Loading for Discriminant Validity*

	AHL	COD	COC	CONG	DOI	DOR	DOV	EC	NOR	PP	PSG
AHL1	.846	.039	.502	-0.11	.518	.603	.419	.075	.657	.555	-0.15
AHL2	.832	.083	.644	-0.03	.534	.627	.369	.212	.636	.531	-0.10
AHL3	.758	.037	.512	-0.06	.542	.541	.295	.089	.642	.618	-0.07
AHL4	.877	.159	.564	0.01	.565	.60	.393	.216	.606	.413	-0.19
COC1	.580	.067	.802	-0.04	.556	.511	.33	.325	.537	.511	-0.08
COC2	.527	.101	.828	-0.01	.47	.614	.312	.304	.536	.433	-0.13
COC3	.549	.221	.850	.064	.59	.502	.332	.234	.553	.505	-0.14
COD1	.052	.797	.056	.539	.137	.094	.118	.293	.037	-0.03	-0.00
COD2	.038	.898	.047	.627	.15	.06	.14	.247	.056	.049	-0.02
COD3	.081	.895	.157	.64	.111	.092	.128	.353	.063	.088	-0.14
COD4	.058	.785	.106	.484	.157	.046	.096	.297	-0.01	.131	-0.11
COD5	.227	.771	.324	.386	.292	.234	.21	.326	0.12	.191	-0.04
COD6	.146	.814	.222	.515	.232	.242	.133	.381	.199	.183	-0.03
CONG1	-0.0	.609	.106	.867	.095	.035	.037	.263	-0.01	-0.09	-0.07
CONG2	-0.0	.582	.042	.869	.074	.008	.108	.248	.002	-0.05	-0.13
CONG3	-0.0	.573	-0.07	.895	-0.01	-0.1	.03	.177	-0.06	-0.14	-0.09
CONG4	-0.1	.497	-0.05	.844	-0.04	-0.126	.06	.155	-0.14	-0.11	.003
DOI1	.585	.092	.585	-0.02	.725	.54	.359	.025	.656	.536	-0.07
DOI2	.586	.148	.503	-0.02	.594	.528	.358	.263	.54	.471	-0.03
DOI3	.492	.186	.434	.029	.802	.368	.238	.147	.54	.338	-0.09
DOI4	.309	.163	.419	.091	.72	.39	.40	.264	.365	.271	-0.08
DOR1	.547	.037	.516	-0.09	0.51	.828	.22	.255	.645	.53	-0.25
DOR2	.66	.105	.608	-0.02	0.58	.869	.235	.281	.63	.557	-0.24

DOR3	.616	.201	.566	.021	.424	.705	.354	.314	.579	.519	-0.16
DOR4	.534	.161	.49	-0.03	.423	.846	.119	.310	.605	.452	-0.27
DOV1	.454	.161	.39	.067	.448	.264	1.00	.085	.415	.278	.159
EC1	.196	.205	.338	.09	.361	.258	.122	.630	.235	.216	-0.19
EC2	.11	.392	.229	.302	.15	.235	.076	.906	.092	.034	-0.24
EC3	.19	.288	.321	.142	.20	.389	.017	.848	.20	.233	-0.24
EC4	.207	.216	.328	.103	.112	.348	.085	.766	.183	.195	-0.12
NOR1	.613	.086	.539	-0.02	.558	.515	.35	.085	.784	.604	-0.10
NOR2	.454	-0.099	.366	-0.14	.546	.503	.415	.10	.708	.488	-0.13
NOR3	.683	0.169	.611	.005	.581	.701	.275	.20	.865	.608	-0.21
PP1	.669	0.157	.527	-0.06	.477	.611	.354	.156	.646	.693	-0.09
PP2	.371	0.11	.415	-0.04	.345	.45	.113	.16	.491	.889	-0.20
PP3	.509	-0.037	.489	-0.22	.514	.47	.327	.001	.661	.685	-0.08
PSG2	-0.2	-0.081	-0.13	-0.07	-0.09	-0.30	.15	-0.18	-0.23	-0.16	.882
PSG3	-0.1	-0.008	-0.08	-0.05	-0.08	-0.20	.102	-0.24	-0.16	-0.14	.864
PSG1	-0.1	-0.094	-0.17	-0.12	-0.10	-0.24	.155	-0.26	-0.13	-0.2	.859

The second method used for establishing the discriminant validity was the Fornell-Larcker criterion, as mentioned above. Fornell-Larcker criterion is an alternative approach based on the variance of the latent variables. Fornell-Larcker criterion suggests that the discriminant validity is established only if the square root value of AVE of the respective constructs is larger than its correlation with the rest of the constructs (Henseler et al., 2015, p. 127). When a construct's square root AVE value is above the other correlation values, it implies that an individual construct is explained better itself with its own indicator instead of the variance of other constructs. Table 4.10 demonstrates that the average variance extracted (**in boldface**) is sufficiently high and exceeds all values lying below the column and rows next to it. Tables 4.9 and 4.10 show that the discriminant validity is satisfactorily established between constructs.

Since the measurement model has satisfactorily met all the threshold values of reliability and validity, the next step was analyzing the structural model. Evaluation of the structural model validates the hypothesized causal relationship as well as the size and significance of the relationship. Bootstrapping procedure is used in Smart-PLS for the assessment of the structural model. As can be seen in our proposed model, the model has the reflective-formative types of a higher-order construct. The higher-order constructs must not be evaluated in terms of their indicators (Sarstedt et al., 2019). In line with Sarstedt et al.'s (2019) suggestion, the higher-order constructs must be evaluated in terms of either the repeated indicators or the two-stage approach.

Table 4. 10. *Result of Fornell-Larcker Criterion for Discriminant Validity*

	AHL	COD	COC	CONG	DOI	DOR	DOV	EC	NOR	PP	PSG
Appeal to Higher Loyalty	0.829										
Cognitive Dissonance	0.111	0.828									
Condemnation of the Condemners	0.659	0.170	0.827								
Consumer Guilt	-0.054	0.654	0.010	0.869							
Denial of Injury	0.644	0.206	0.647	0.037	0.714						
Denial of Responsibility	0.710	0.145	0.657	-0.047	0.594	0.814					
Denial of Victim	0.454	0.161	0.390	0.067	0.448	0.264	1.000				
Ethical Conflict	0.187	0.378	0.338	0.246	0.222	0.350	0.085	0.794			
Normality	0.750	0.090	0.654	-0.058	0.706	0.751	0.415	0.181	0.788		
Personal Principles	0.600	0.113	0.578	-0.116	0.523	0.622	0.278	0.156	0.714	0.762	
Purchase of Stolen Goods	-0.176	-0.076	-0.156	-0.093	-0.109	-0.292	0.159	-0.260	-0.207	-0.187	0.868

4.7.1.6. Two-stage Approach

Consumer excuse and neutralization is a Type II reflective-formative construct in the model. Also, the consumer excuse and neutralization is a moderator variable in the model. Hence, rather than the repeated indicators approach, the two-stage approach was used for evaluating the structural model.

Initially, the model was created with all constructs, excluding the second-order higher construct. In the first stage, our model was run with PLS Algorithm in order to obtain the latent variable score. For further analyses, the latent score (standardized) of all constructs was saved. The data set was updated by adding the standardized latent variable's scores as a new variable into the data set. In the second stage, the researcher created a new model, and latent scores of constructs (DOR; DOV; DOI; COC: AHL; PP and NOR) from the first stage of measurement were used as indicators for the higher-order construct, labeled as Consumer excuse and neutralization. In short, all other constructs in the model were measured with the same indicator, except consumer excuse and neutralization. For the consumer excuse and neutralization, the higher-order construct was measured with each construct as single items as a dimension of consumer excuse and neutralization (see, Figure 4.1).

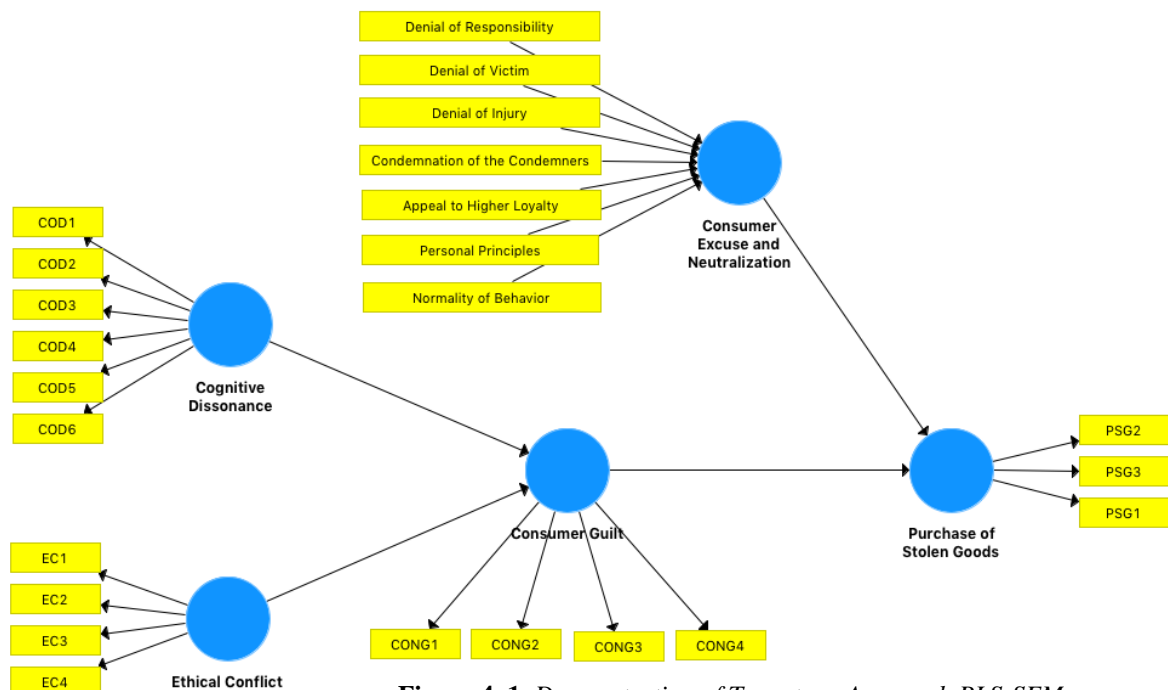


Figure 4. 1. Demonstration of Two-stage Approach PLS-SEM

4.7.2. Result of Structural Model Assessment and Findings

Analysis of the measurement model has satisfactorily met all the measurement criteria i.e., established validity and reliability of indicators as well as constructs. The reporting of the structural model is followed as the next step in SEM. The structural model tests the causal relationships between the independent and dependent constructs. Besides, the assessment of the structural model was followed by the measurement and reporting of collinearity issues, measurement of the significance and relevance of the relationships, evaluation of the coefficients of determination (R^2 value), measuring the f^2 effect size, and predictive relevance of Q^2 respectively (Hair et al., 2014).

SEM-PLS is a tool of bootstrap-based statistical analysis. For bootstrapping results, Hair et al. (2014) suggested that the subsample must be at least larger than the number of valid observations of subsamples. As per the authors, a large number of subsamples (e.g., 5000) will produce a better outcome and ensure the stability of results (p.132). In order to run the bootstrap, the initial estimation was run with 500 subsamples (e.g., Hair et al., 2014; Garson, 2016), subsequently, the final bootstrap result was generated with 5000 subsamples to ensure the results' efficiency and reliability. Also, bootstrapping with a one-tailed test was conducted in accordance with Kock's (2015) recommendation. A one-tailed test is suggested if the hypothesized causal relationship is delineated with a positive or negative sign as a direction of relationships of latent variables (e.g., Kock, 2015; Kimmel, 1957; Ruxton & Neuhäuser, 2010). The aforementioned bootstrapping results are given in Figure 4.2.

4.7.2.1. Collinearity Statistic

The collinearity statistic was validated by the Variance Inflation Factor (VIF) as an initial step to establish a structural model. The collinearity issues appear where the variance inflation factor (VIF) value is greater than 5.0 (Hair et al., 2014). Table 4.11 summarizes the results of the collinearity statistics for the inner models.

According to Hair et al. (2019), VIF values close to 3 and lower are considered to be ideal for the predictor constructs (p.11). Table 4.11 reveals that the VIF value is found less than the ideal value of 3.0, and all the constructs met VIF criteria, and none of the constructs had a VIF problem.

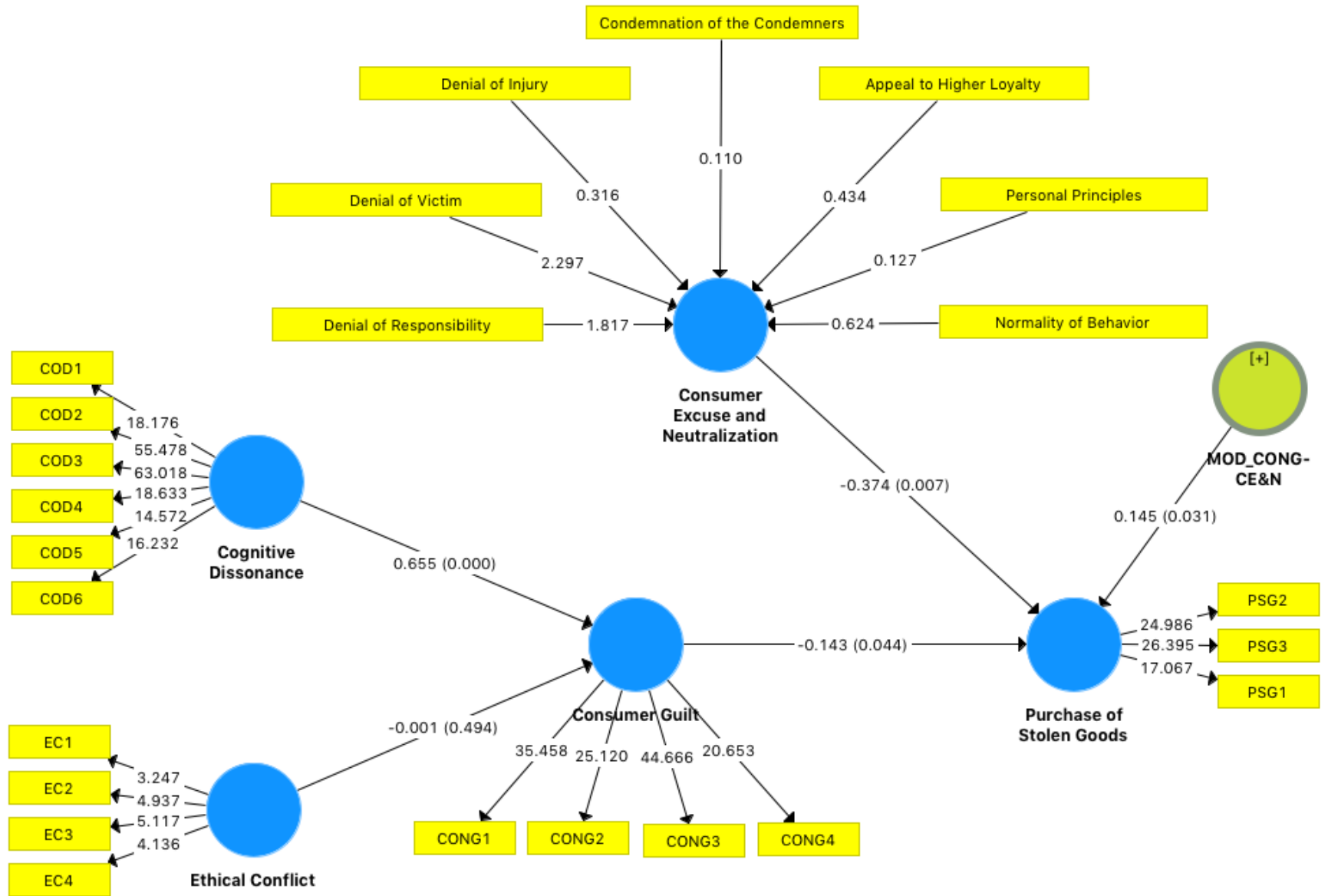


Figure 4.2. Structural Model Type II Formative-Reflective Construct PLS-SEM

Table 4. 11. *Collinearity Statistics of Structural Model (Inner VIF)*

Constructs	Consumer Guilt	Purchase of Stolen Goods
Cognitive Dissonance	1.166	
Ethical Conflict	1.166	
Consumer Guilt		1.014
Consumer Excuses & Neutralization		1.056
MOD_CON-CE&N*		1.047

* *Consumer excuse and Neutralization as a Moderator variable in the model.*

4.7.2.2. Testing for Significance

The next step in evaluating the structural model was validating the size and significance of hypothesized causal-relationships, which is executed via bootstrapping in Smart-PLS.

Table 4. 12. *Bootstrapping Results on the Path Coefficients and P-value*

Relationship	Path Coefficient	T -Value	P-value	Significance Levels
Cognitive Dissonance -> Consumer Guilt	0.655	9.758	0.000	***
Consumer Excuses and Neutralization -> Purchase of Stolen Goods	-0.374	2.436	0.007	**
Consumer Guilt -> Purchase of Stolen Goods	-0.143	1.704	0.044	*
Ethical Conflict -> Consumer Guilt	-0.001	0.016	0.494	NS
MOD_CG-CE&N* -> Purchase of Stolen Goods	0.145	1.873	0.031	*

Significance level Note: *NS = not significant.* * $p < .05$. ** $p < .01$. *** $p < .001$.

**Consumer excuse and Neutralization as a Moderator variable in the model.*

Table 4.12 demonstrates the path coefficients for all hypothesized relationships. Simultaneously, it also signifies the magnitude of the path coefficients that refers to the significance or relevance of relationships. For the path analysis, the strongest and the weakest relationship in the model are demonstrated in a table. Referring to Table 4.12,

the largest and strongest relationship was identified with a path coefficient of 0.655, between Cognitive Dissonance and Consumer Guilt. Likewise, the weakest relationship was identified with a path coefficient of -0.001, between Ethical Conflict and Consumer Guilt.

Table 4.12 also shows the signs of the path coefficients. The sign of the path coefficient (+/-) indicates the nature of the relationship, and it can be positive or negative. As per our result, all signs of path coefficients are based on theoretically pre-specified relationships, except the relationships of (i) Ethical Conflict-Consumer Guilt and (ii) Consumer Excuse Mechanism-Purchase of Stolen Goods. These findings indicate that there is a negative relationship between these constructs.

In general, marketing and consumer researches, including exploratory studies, use 5% as a significance level and t-value: 1.96 for the two-tailed test (Hair et al., 2014, p.171). At the same time, the critical value for a one-tailed test is 1.645 (significance level = 5%). Since the model has a one-directional hypothesis with the one-tailed test, the critical value of the t-value will be 1.645 (significance level = 5%). T-statistical value in Table 4.12 reveals that all T-values for the hypothesized relationship are above 1.645 (for a significance level = 5%, One-tailed) except for the Ethical Conflict -> Consumer Guilt, which had a value of 0.016.

In order to accept (or reject) the hypothesized relationships, the P-value of each path relationship should be below .050 as the P-value threshold. All hypothesized relationships were below the P-value threshold, excluding Ethical Conflict -> Consumer Guilt, which had an amount of 0.494, which indicates that the relationship on this path was not statistically significant.

4.7.2.3. Predictive Accuracy

The goodness of the model is determined by the predictive strength of each structural path. Hence, the next step was the determination of the Coefficient of Determination (R^2 value) to measure the predictive accuracy of the structural model. The level of R^2 indicates the predictive accuracy and the accepted R^2 -value range between 0 and 1. The R^2 value close to 1 indicates better predictive accuracy for the exogenous variables (Hair et al., 2016).

However, the R^2 values of 0.20 are considered high predictive accuracy of the endogenous construct in the field of consumer behavior (Hair et al., 2016, p.175). Cohen (1988) has also suggested a different cut of value to assess and report the R^2 values for behavioral studies. According to the author, R^2 values are evaluated as follows: - R^2 values of 0.26 are considered substantial, R^2 values of 0.13 are considered moderate, and R^2 values of 0.02 are considered weak levels of predictive accuracy for endogenous latent variables. Table 4.13 provides a summary of R squared values.

Table 4.13. *Result of R^2 for Endogenous Variables*

Construct	R Square	Accuracy Level
Consumer Guilt	0.428	Substantial
Purchase of Stolen Goods	0.193	Moderate

As per the criteria suggested by Cohen (1988) for behavioral studies, Table 4.13 shows that the R^2 value of Consumer Guilt was 0.428, which indicates a higher level of predictive accuracy. Based on the research model, Consumer Guilt is an endogenous variable that combined the effect of Cognitive Dissonance and Ethical Conflict. Moreover, the ethical conflict has been found to have a little effect on Consumer Guilt. Hence, the R^2 value of 0.428 is suggesting that Consumer Guilt is explained by the 42% of the variance in Cognitive Dissonance. In addition to that, the Purchase of Stolen Goods is an endogenous variable that combines not only the negative impact of Consumer Guilt but also the positive moderator effect of the Consumer Excuse and Neutralization. The R^2 value of Purchase of Stolen Goods was 0.193, which indicates the construct has a moderate level of predictive accuracy. The R^2 value of 0.193 is suggesting that Consumer Guilt accounts for 19 % of the variance in the Purchase of Stolen Goods.

4.7.2.4. Predictive Relevance

Q square values indicate the predictive relevance of the research model. Q^2 values greater than zero imply the model's predictive relevance for endogenous variables, while the Q^2 values below zero imply the model's lack of predictive relevance. In other words, any value above the arbitrary value of zero indicates the predictive relevance for the

constructs. The evaluation criteria for the Q^2 predictive relevance test are as follows: - the Q^2 value of 0.02 indicates that it has small effects, 0.15 indicates that it has medium effects, and 0.35 indicates that it has considerable predictive accuracy. Table 4.14 shows Q^2 values for all endogenous constructs of the research.

Table 4. 14. *Result of Predictive Relevance Q^2 for Endogenous Variables*

Construct	Q Squared Value
Consumer Guilt	0.313
Purchase of Stolen Goods	0.111

Consistent with the criteria, this study has found that the model has predictive relevance. Table 4.14 suggests that the Q^2 value for Consumer Guilt was 0.313, and the construct has close to the value required for large predictive relevance. The Q^2 value for Purchase of Stolen Goods was 0.111, and the Q^2 value signifies that the value is close to the medium predictive relevance for the construct.

4.7.2.5. *Effect Size*

The impact of a predictor variable on endogenous variables was tested using the F^2 effect size. As per Cohen's (1988) effect size, the value of 0.35 indicates a large effect, an effect size of value 0.15 indicates a medium effect, and an effect size of value 0.020 means a small effect of the exogenous latent variable. Table 4.15 shows the relative impact of the exogenous variables on the endogenous variables in the model.

Table 4. 15. *Result of f^2 Effect Size for Endogenous Variables*

	Consumer Guilt	Purchase of Stolen Goods
Cognitive Dissonance	0.643	
Ethical Conflict	0.000	
Consumer Guilt		0.025
Consumer Excuse and Neutralization		0.164
MOD_CONG-CE&N		0.027

The above Table 4.15 shows effect sizes for five endogenous variables. Firstly, as per the criteria, the effect size of the Cognitive Dissonance on Consumer Guilt is above the larger effect value of 0.35. Hence, the F^2 value of 0.643, which signifies a high effect of Cognitive Dissonance on Consumer Guilt. Secondly, the effect size of Ethical Conflict on Consumer Guilt is below the minimum value of the small effect. Hence, the F^2 value of 0.000, which indicates no effect of Ethical Conflict on Consumer Guilt. Thirdly, the effect size of Consumer Guilt on Purchase of Stolen Goods indicates 0.025, which is slightly above the small effect size. Hence, the F^2 value of 0.025, which implies a small effect of Consumer Guilt on the Purchase of Stolen Goods. Fourthly, the effect size of Consumer Excuse and Neutralization on the Purchase of Stolen Goods indicates a medium effect size, which is 0.164. Hence, the F^2 value of 0.164 suggests a medium effect of Consumer Excuse and Neutralization on the Purchase of Stolen Goods. Finally, the effect size of Consumer Excuse and Neutralization as a moderator (MOD_CONG-CE&N) on purchase of stolen goods indicate 0.027, which is also slightly above the small effect size. So, the F^2 value of 0.027, which indicates a small effect of MOD_CONG-CE&N on Purchase of Stolen Goods.

4.7.2.6. Assessing the Goodness of Fit

The goodness of fit was calculated using SRMR, and SRMR is a standard tool for establishing model fit in the Smart-PLS. The cut-off value of the SRMR index below 0.10 is measured as an acceptable good fit¹⁵. Based on the result, the SRMR index for the total model fit was 0.092, and the value of 0.092 indicates a good fit.

4.8. Hypothesis Testing

The present study has proposed four hypotheses. All the hypotheses are directional hypotheses, and their directions are conceptually proposed with a positive (negative) relationship between two latent variables. H1 and H2 were hypothesized as causal relationships based on the second objective of the research. Likewise, H3 was hypothesized in line with the third research objective of the study. Based on the fourth objective, H4a and H4b were hypothesized. The fourth hypotheses have proposed both direct effect and moderation effect. Table 4.16 shows the summary of hypothesis testing.

¹⁵ <https://www.smartpls.com/documentation/algorithms-and-techniques/model-fit>.

Table 4. 16. Result of Path Coefficient for Hypothesized Relationships and P-values

Sl.	Relationship	Path coeff	P-value	Decision
H1	Cognitive dissonance is positively related to the feel of consumer guilt.	0.655	p < 0.01	Supported
H2	Ethical conflict is positively related to the feel of consumer guilt.	-0.001	p > 0.05)	Not supported
H3	Consumer guilt negatively influences the purchase of stolen goods.	-0.143	p < 0.05)	Supported
H4a	Consumer excuse and neutralization positively moderate the relationship between consumer guilt and stolen goods purchase.	0.145	p < 0.05)	Supported
H4b	Consumer excuse and neutralization have a direct positive impact on stolen goods purchase	-0.374	p < 0.01)	Supported

- I. **H1** evaluates whether cognitive dissonance has a significant positive impact on consumer guilt, related to stolen goods purchase. The result revealed that cognitive dissonance has a significant positive impact on feeling consumer guilt ($\beta = .655$, $t = 9.758$, $p = 0.000$, One-tailed test). Hence, H1 was statistically supported.
- II. **H2** evaluates whether the ethical conflict has a significant positive impact on consumer guilt. The results revealed a negative relationship between ethical conflict and consumer guilt ($\beta = -0.001$, $t =$, $p = 0.494$, One-tailed test), and the relationship is not statistically significant by the designed model. Hence, H2 was not statistically supported.
- III. **H3** evaluates whether consumer guilt is negatively influencing the purchase of stolen goods. This means, consumer guilt has a negative impact on the purchase of stolen goods. The result shows a negative relationship between feeling guilt and the purchase of stolen goods. Also, the relationship is statistically significant ($\beta = -0.143$, $t = 1.704$, $p = 0.044$, One-tailed test). Hence, H3 was statistically supported.
- IV. **H4a** evaluates whether consumer excuse and neutralization, that moderates the relationship between consumer guilt and purchase of stolen goods. The result

shows that determinants of Consumer Excuse and Neutralization and neutralization moderates the negative relationship between consumer guilt and the purchase of stolen goods ($\beta = 0.145$, $t = 1.873$, $p = 0.031$, One-Tailed Test). Hence, H4a was statistically supported.

- V. **H4b** evaluates whether the consumer excuse and neutralization has a direct and positive impact on purchase of stolen goods. However, the results revealed that consumer excuse and neutralization is negatively related to the purchase of stolen goods, and the relationship is statistically supported ($\beta = -0.374$, $t = 2.436$, $p = 0.007$, One-tailed test). Hence, H4b was statistically supported. However, the relationship hypothesized is found to be negative.

Indeed, all constructs have a direct effect except the consumer excuse mechanism and neutralization. As it is obvious from H4a and H4b, the consumer excuse mechanism and neutralization have two effects, i.e., direct effect and moderating effect. The moderation effect of the consumer excuse and neutralization is separately discussed with a simple slope analysis below.

4.9. Moderation Analysis

Moderation analysis was conducted to measure the moderating role of the consumer excuse mechanism in the model. The result demonstrates a significant and positive moderating role of the Consumer Excuse and Neutralization. The result revealed a negative relationship of Consumer Guilt and Purchase of Stolen Goods, which was positively moderated by Consumer Excuse and Neutralization ($\beta = 0.145$, $t = 1.873$, $p = 0.031$, One-tailed test). When the moderation effect persists, the direction of the relationship between two constructs will depend on the moderating variable. It suggests that the relationship between Consumer Guilt and the Purchase of Stolen Goods is not reliant on, but dependent on or according to the value of the Consumer Excuse and Neutralization (e.g., Holmbeck, 1997).

Simple Slope Analysis demonstrates the relationship between Consumer Guilt (x-axis) and Purchase of Stolen Goods (y-axis), which are shown in Figure 4.3. Three different lines were shown on the graph to explain how the slope changes for the various moderator effects: at a lower, average, higher level. The blue-line (*middle line in the*

graph) indicates the relationship between Consumer Guilt and Purchase of Stolen Goods at the mean or average level of moderator variable -Consumer Excuse and Neutralization. The green-line presents the relationship between Consumer Guilt and Purchase of Stolen Goods for a higher level of the moderator variable - Consumer Excuse and Neutralization (+1SD). And the red-line shows the relationship between Consumer Guilt and Purchase of Stolen Goods for a lower level of the moderator variable -Consumer Excuse and Neutralization (-1SD) (see Figure 4.3).

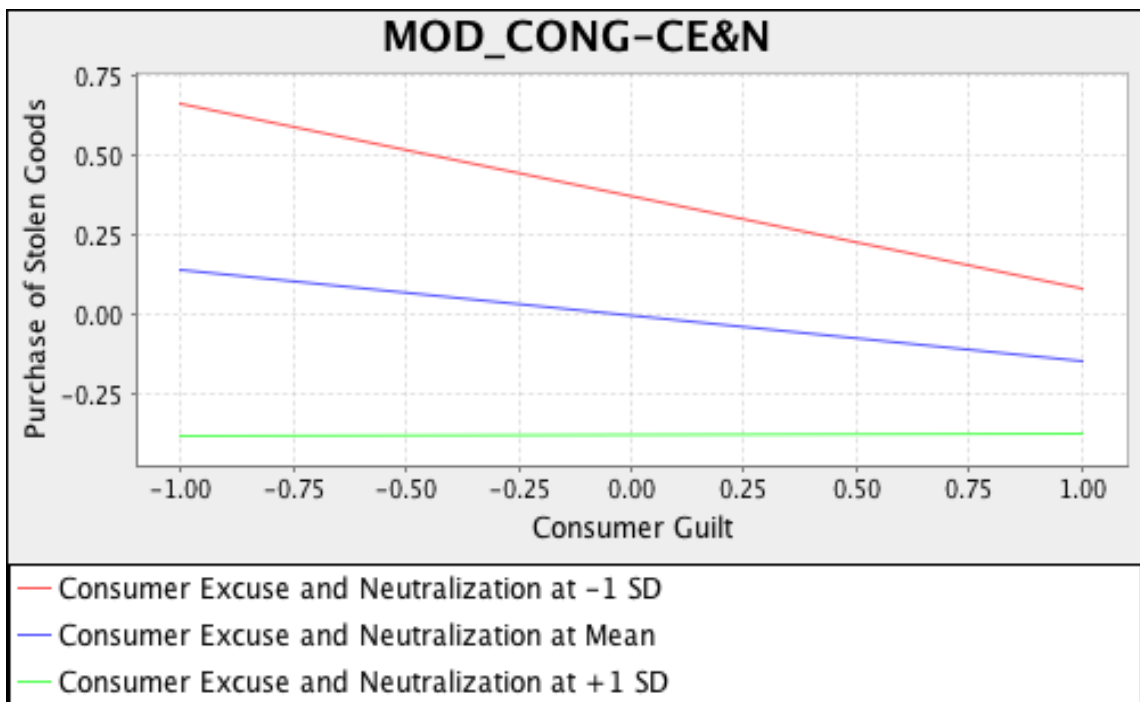


Figure 4. 3. Moderation effect of Consumer Excuse and Neutralization

When the moderator effect of Consumer Excuse and Neutralization is at the lower level (-1SD), a lower level of feeling guilty score indicates a higher purchase of stolen goods, and a higher level of feeling guilty score would mean a lower purchase of stolen goods. The relationship between consumer guilt and purchase of stolen goods at the lower level of consumer excuse and neutralization demonstrates that an increase in the feel of guilty results in a decrease in the purchase of stolen goods. That is to say, at the lower level of moderator effect of Consumer Excuse and Neutralization, Consumer Guilt was found to have a stronger impact on Purchase of Stolen Goods.

When the moderator effect of Consumer Excuse and Neutralization is at the higher level (+1SD), Consumer Guilt fails to impact the purchase of stolen goods. Furthermore, the relationship between Consumer Guilt and the Purchase of Stolen Goods has no impact

when the moderator effect is higher. In short, for higher Consumer Excuses and Neutralization, an increase in consumer guilt has no effect on the purchase of stolen goods.

In conclusion, the moderating role of Consumer Excuse and Neutralization is significant, and the moderation effect is very high and clear. Consistent with the results of simple slope analysis, it is demonstrated that the Consumer Excuse and Neutralization moderates the relationship between the feel of guilt and purchase of stolen goods. Moreover, a higher level of Consumer Excuse and Neutralization would weaken the negative relationship between the feel of consumer guilt and the purchase of stolen goods where guilt has no or little impact on behavior. In short, the negative relationship between consumer guilt and purchase of stolen goods will have no relation or little relation when consumer excuse and neutralization is higher. The finding suggests that the negative relationship between consumer guilt and purchase of stolen goods will be weaker for those with high Consumer Excuse and Neutralization. Consumer Excuse and Neutralization act as a guilt-reduction strategy.

4.10. Alternative Model

In addition to estimating the proposed model, the researcher has tested an alternative model in order to uncover a new meaningful relationship in the model. As per Baumgartner and Homburg (1996), the model modification must be theoretically and practically meaningful (p. 155). The model modification has been done with the change of linear and sequence of constructs for testing new relationships. The new revised model has figured out a new additional structural path between Ethical Conflict and Cognitive Dissonance (see, Figure 4.4). The new model reveals a direct positive association with dissonance, that is, Ethical Conflict has a positive impact on Cognitive Dissonance ($\beta = .369$, $t = 4.188$, $p = 0.000$, One-tailed test). Ethical Conflict has an indirect relationship with Consumer Guilt via Cognitive Dissonance.

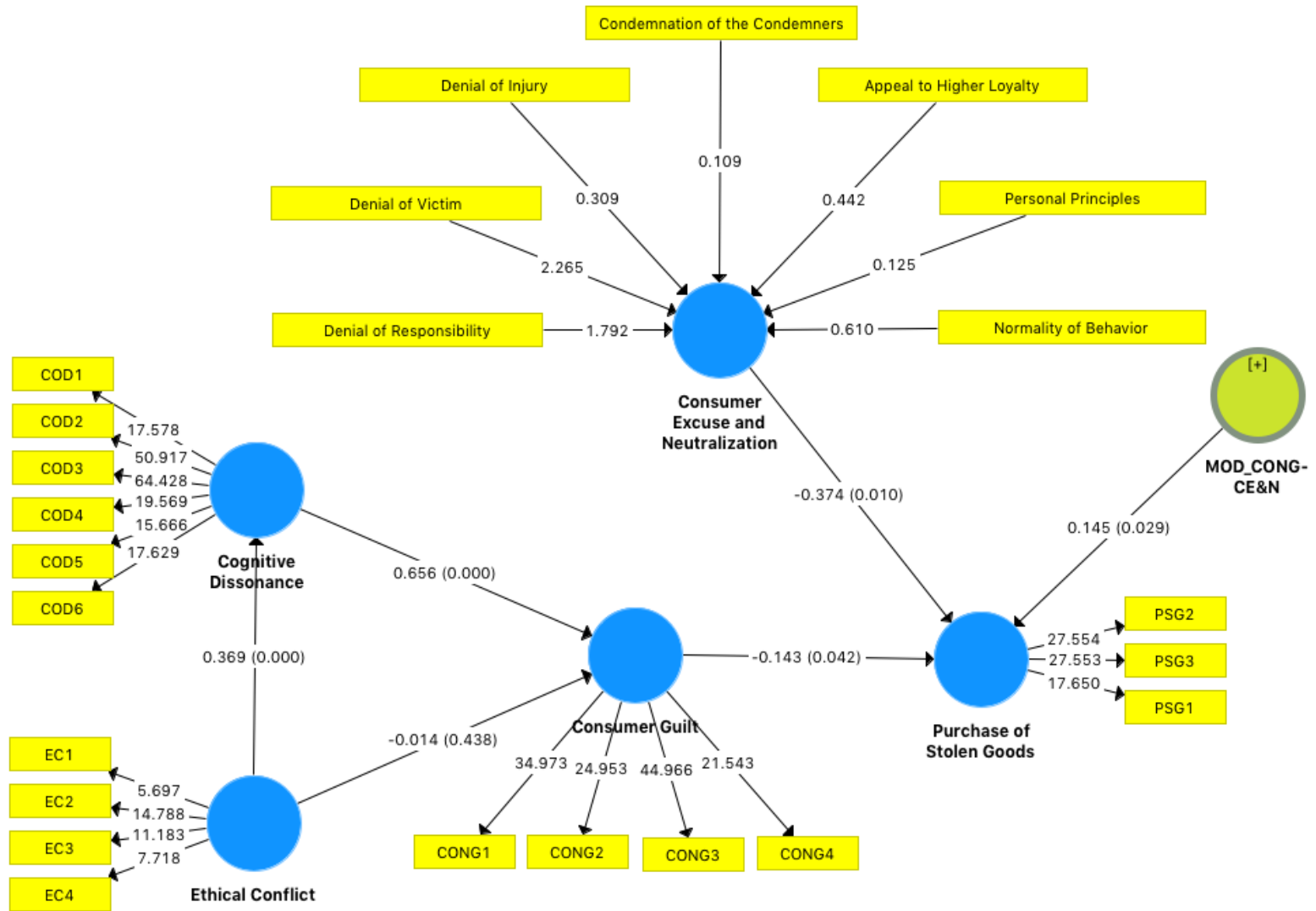


Figure 4. 4. Revised Structural Model Type II Formative-Reflective Construct PLS-SEM

4.11. Measurement of Revised Model

4.11.1. Collinearity Statistic

Collinearity statistic is tested with VIF. Table 4.17 shows the results of Inner VIFs. The revised model met the VIF criterion, and none of it has a VIF problem.

Table 4. 17. *Collinearity Statistics of the Structural Model for the Revised Model (inner VIF)*

Constructs	Consumer Guilt	Purchase of Stolen Goods
Cognitive Dissonance	1.158	
Ethical Conflict	1.158	
Consumer Guilt		1.013
Consumer Excuses & Neutralization		1.056
MOD_CON-CE&N		1.013

4.11.2. Assessment of Path Coefficients

Bootstrapping results on the path coefficients of the structural model are summarized below in Table 4.18. The table demonstrates a new finding: Ethical Conflict is positively related to Cognitive Dissonance within the revised model.

Table 4. 18. *Path coefficients and T-statistics for the Revised Structural Model*

Relationships	Path Coefficients	T -Values	P-Values	Decision
Cognitive Dissonance -> Consumer Guilt	0.656	10.233	0.000***	Supported
Ethical conflict -> Cognitive Dissonance	0.369	4.188	0.000***	Supported
Ethical Conflict -> Consumer Guilt	-0.014	0.157	0.438	Not Supported
Consumer Guilt -> Purchase of Stolen Goods	-0.143	1.726	0.042**	Supported
Consumer Excuses and Neutralization -> Purchase of Stolen Goods	-0.374	2.314	0.010**	Supported
MOD_CG-CE&N -> Purchase of Stolen Goods	0.145	1.890	0.029**	Supported

4.11.3. Strength of the Path Relationship

Consistent with Cohen's (1988) criteria, the R^2 values of 0.26 are considered substantial, R^2 values of 0.13 are considered moderate, and R^2 values of 0.02 are considered as a weak level of predictive accuracy for endogenous latent variables. The accepted R-square value range between 0 to 1. The R^2 values of 0.20 are considered high predictive accuracy of the endogenous construct in the field of consumer behavior (Hair et al., 2016, p.175). Table 4.19 shows the predictive accuracy for the revised model.

The R^2 value of Cognitive Dissonance was 0.130, which indicates that the construct's predictive accuracy was moderate. The R^2 value of Consumer Guilt was 0.415, which indicates that the construct's predictive accuracy was moderate. The R^2 value of purchase of stolen goods was 0.173, which indicates that the construct's predictive accuracy was moderate.

Table 4. 19. Result of R^2 for the Revised Model

Construct	R Square	Level of Predictive Accuracy
Cognitive Dissonance	0.130	Moderate
Consumer Guilt	0.415	Substantial
Purchase of Stolen Goods	0.173	Moderate

Level of R^2 : - 0.02 weak, 0.13 moderate, 0.26 substantial

Q Square statistics demonstrate the predictive relevance of the revised model. Table 4.20 present the predictive relevance of the model. Q square value greater than zero implies the predictive relevance for endogenous variables, while the Q square value below zero suggests the model's lack of predictive relevance.

Table 4. 20. Result of Q^2 for the Revised Model

Construct	Q Square	Effect size*
Cognitive Dissonance	0.092	Small
Consumer Guilt	0.309	Medium
Purchase of Stolen Goods	0.111	Small

*Effect size: Small: > 0.0 Q2 effect size < 0.15 ; Medium: > 0.15 Q2 effect size < 0.35 ; Large: Q2 effect size > 0.35 .

Effect size provides the key understandings regarding the strength of the path relationship between exogenous and endogenous variables. Table 4.21 shows the F^2 effect size of all endogenous variables for the revised model.

The assessment result shows as follows: - (i) The F^2 value of 0.158 is considered a medium effect of Ethical Conflict on Cognitive Dissonance. (ii) The F^2 value of 0.000, which indicates no effect of Ethical Conflict on Consumer Guilt. (iii) The F^2 value of 0.645, which signifies a high effect of Cognitive Dissonance on Consumer Guilt. (iv) The F^2 value of 0.025, which implies a small effect of Consumer Guilt on the purchase of stolen goods. (v) The F^2 value of 0.164 suggests a medium effect of Consumer Excuse and Neutralization on the purchase of stolen goods. (vi) The F^2 value of 0.027, which indicates a small effect of MOD_CONG-CE&N on the purchase of stolen goods.

Table 4. 21. *Result of F^2 Effect Size for the Revised Model*

	Cognitive Dissonance	Consumer Guilt	Purchase of Stolen Goods
Ethical Conflict	0.158	0.000	
Cognitive Dissonance		0.645	
Consumer Guilt			0.025
Consumer Excuse and Neutralization			0.164
MOD_CONG-CE&N			0.027

F^2 is assessed as: 0.02 small effect, 0.1 medium effect, 0.35 large effect.

Finally, the model fit of the overall model was checked for the revised model. The goodness of fit was calculated using SRMR. The SRMR index for the total model fit was 0.094, and the value of 0.094 indicates a good fit.

5. DISCUSSION

5.1. Introduction

This chapter presents a summation and discussion of the key findings of the study. A summary of findings is provided at the beginning of the chapter. Moreover, the research objectives are discussed, and the research questions are answered. The aim of this research was to understand the behavioral and psychological phenomenon related to the purchase of stolen goods and consumers' use of consumer excuse mechanisms to downplay the psychological distress. The results of the study and the key findings are specifically interpreted with the evidence of former studies' findings.

5.2. Summary of Findings

The following section provides a brief synopsis of each finding with the support of key literature from the study field, including marketing discipline. Along with its research objectives, the discussions of findings are given below.

5.2.1. Key Findings Related to the Research Objective One

5.2.1.1. Buyers of Stolen Goods

The first part of the survey included consumers' behavioral aspects and asked about who admitted (or not admitted) the purchase of stolen goods in the past. From 1201 of sample responses, data shows that about 10.65% of the sample population marked as they admitted to buying stolen goods in the past. Moreover, they confessed that they had suspected that the goods sold are either obtained illegally or stolen. This result reveals that a considerable number of people have knowingly purchased stolen goods at least once in their past.

Former studies in the same arena have identical findings to the present study's findings. For instance, Sutton, Johnston, and Lockwood (1998) have manifested that a large number of people were offered as well as bought stolen goods wittingly. The author statistically demonstrated the rate of illicit purchase, that is, 11% of respondents were self-reported buying stolen goods in the previous five years (p.9). More to the earlier

findings, an identical result from Johns and Hayes (2003) reveals that 13% of the respondents had admitted to purchasing stolen goods in their past (p.34). In light of the findings above, these numbers denote that a considerable number of consumers were knowingly benefitting from their illegal buying activity.

As per the police's preliminary investigation statement, people engage in stolen goods purchases to save money¹⁶. This implies that buyers are aware of the goods that are stolen. In brief, we can come to the conclusion that most buyers of stolen goods are buying stolen goods knowingly and wittingly to save money.

5.2.1.2. Buyers of Stolen Goods in the Consumer Behavior

Another fruitful finding is that the present study's result has manifested a statistical conclusion about the purchase rate and questionable consumer behavior in consumer behavioral literature. Firstly, the present study found that most of the respondents did not admit to purchasing of stolen goods in the past. These potential pools of respondents can be entitled as '*ethical buyers*'. Secondly, the study found that a considerable number of consumers knowingly purchased the goods which were stolen. These respondents were entitled as '*unethical buyers*' in the literature.

The treatments of ethical buying behavior have been marked and encapsulated these behavioral notions under two broad orientations. The earlier studies have distinguished these behaviors under the title of "ethical consumerism" and "consumer ethics" (Carrigan and Attalla 2001; Chatzidakis et al. 2004; Brinkmann, 2004). For instance, consumer ethics is mainly exemplified in retail settings as questionable consumer behavior and consumer misconduct. Equally, 10.65% of respondents self-reported that they bought stolen goods in the past. These respondents are close to the explanation of consumer ethics¹⁷ - "unethical buyers" where a consumer behaves morally, socially, and personally inappropriate manner. The unethical consumption culture has been cited as an issue of consumer misbehavior in consumer behavior literature. Conceptually, the term consumer misbehavior includes ethically questionable behavior, consumer misbehavior, delinquent consumer behavior, unethical purchase, and stolen goods purchase. Theoretically, such notions are delineated as a "consumer's intention-behavior gap" in the marketing

¹⁶<https://timesofindia.indiatimes.com/city/ahmedabad/Buying-stolen-goods-leads-them-to-jail/articleshow/448410.cms>

¹⁷ Consumer who are willing to benefiting from questionable behavior.

literature. At the same time, 89.35 % of respondents have not purchased stolen goods in the past. The definition of ethical consumerism is closely matched with these respondents, and this is contextually treated as ethical buyers.

5.2.1.3. Frequency and Recency of Past Behavior

For a thorough understanding of the behavioral part, we asked how often did a consumer engage in the purchase of the stolen goods. Purchase of stolen goods was measured with the past behavior that represents the actual purchase behavior. Moreover, the actual purchase behavior is anchored by the recency and frequency of past behavior. That is, how recent and frequent they engaged in the purchase of stolen goods in the past. The result revealed that most of the respondents admitted purchase of stolen goods in the last three years. About 81 respondents¹⁸ were marked as they purchased stolen goods during the past three years with different frequencies.

Some categories of stolen items have occupied a high rank in the frequency of purchase list. Educational material was ranked as the most purchased product class, followed by electric and electronic items, including mobile phones and laptops and after that, fashion accessories. A public survey result demonstrates that mobile phone was the category mostly stolen in Delhi and Mumbai markets (see, Appendix 1). Consistent with the findings of a former study by Sheley and Bailey (1985), educational materials (i.e., books) are the most wanted category, and most students approach such stolen merchandise (p. 404). We can presume that sellers mostly offer these products, and on the parallel end, consumers mostly purchase from a market. The categories of automobile items and sports items have ranked as fourth and fifth category respectively. In the list, dresses and clothing items have ranked as the least frequently purchased type of products.

A study by Perugini and Bagozzi (2001) revealed that past behavior frequency is a key predictor of desire, behavioral intention, and behavior. Furthermore, the former literature indicated a linkage between the illicit goods offered for sale by a seller (i.e., supply) and its purchase frequency (i.e., demand or willingness to buy). In the light of former studies' findings, the relationship of demand and supply of stolen goods is

¹⁸ N=128. Never purchased in the past three years is 47. So, Past purchase with different frequencies is 128-47=81.
N=128. Never purchased in the past two years is 61. So, Past purchased with different frequencies is 128-61=67.
N=128. Never purchased in the past 12 months is 62. So, Past purchased with different frequencies is 128-62=66.

statistically described as that 'each purchase of a stolen item represents one-half of theft' (Thompson, 2017). Vice a versa, the percentage of theft reduction results in exactly one-half the rate of buyer reduction (Shelley & Bailey, 1985). So, the demand-driven supply of stolen goods is strongly associated with consumer buying behavior; moreover, the level of consumer engagement boosts the mechanism of supply by theft, which is empirically proven before.

Mostly offered stolen goods represent the most targeted acquisition, named as hot products, and they are targeted based on resale value, other risk factors, and profitability. Previous studies in buying and selling stolen goods have manifested that the frequency of purchase of stolen goods is strongly associated with many vital factors. These factors referred to the determinants of stolen goods demand, which include the value of goods, type of product, risk adhered to the purchase, portability, availability of goods, perceived criminal risk and punishment, etc. (e.g., Shaw et al., 2015; Albers-Miller, 1999). Similarly, cost and price have been remarked as determinant and tremendously important factors for motivating illicit buying behavior (Henry, 1978; Casola, Kemp & Mackenzie, 2009). In addition to that, Sutton, Johnston, and Lockwood (1998) have acknowledged that it is easier to find a customer and sell illicit goods if the illegal goods are desirable and expensive in nature, which is a key determinant of stolen goods's demand. Hence, the result implies that the purchase frequency also signifies many factors, including consumer desire, willingness, and intention to buy the stolen goods.

In short, the present study's result uncovers that what kind of goods are mostly desired items in stolen goods markets and which categories are popular in terms of the frequency of purchase. Moreover, the result shows the recency and frequency of purchase of stolen goods in general, and it demonstrates the buying rate of some specific goods in particular.

5.2.2. Key Findings Related to the Research Objective Two

5.2.2.1. Cognitive Dissonance

The second objective of the study aims to examine ethically questionable behavior and its impact on consumers. Consistent with the second objective, the relationship between the experience of cognitive dissonance and its effect on the feel of guilt was hypothesized. The present study found the presence of cognitive dissonance related to

the purchase of stolen goods, and it is a significant predictor of consumer guilt. As presumed, our finding indicates a positive and strong relationship between the experience of cognitive dissonance and a feel of guilt ($\beta = .655$, $t = 9.758$, $p = 0.000$, One-tailed test). The result points that ethical dissonance can arise in unethical retail settings. The result statistically signified that consumer guilt could result from the experience of ethical dissonance. Moreover, consumer guilt is mainly explained by cognitive dissonance. The R^2 value for cognitive dissonance is 0.415. The R^2 value also signifies the co-variance of variables. Statistically, the R^2 value of 0.415 is suggesting that consumer guilt is explained by the variance of 42% in cognitive dissonance.

Many empirical studies are inconsistent with and supported by the current finding. For example, Festinger (1957) stated that dissonance could be placed as an antecedent and presumption of guilt, which may directly influence guilt arousal. Likewise, Cialdini et al. (1976) manifested that dissonance leads to the problem of guilt as well as guilt can easily be predicted by dissonance (Gray & Wegner, 2010, p.233). More to the findings, Dedeoglu and Kazancoglu (2012) measured consumer guilt due to dissonance. These studies suggest that post-purchase dissonance accounts for the feeling of guilt.

In short, this study uncovered the cognitive element of the dissonant decision related to the purchase of stolen goods, such as *concern over deals (unethical) and wisdom of the purchase (unethical)*. Both these dimensions of dissonance have mainly pointed to the notion of unethical dissonance.

5.2.2.2. Ethical Conflict

The relationship between ethical conflict and consumer guilt pre-specifies that moral conflict accounts for the arousal of guilt experience, and the study hypothesized that ethical conflict has a positive impact on consumer guilt. However, the result shows inconsistency with the hypothesized positive relationship between ethical conflict and consumer guilt. Further, the research has identified that ethical conflict may not lead to consumer guilt, and the hypothesized positive relationship is found statistically insignificant. More to this finding, a negative correlation was found between ethical conflict and a feel of guilt ($\beta = -0.001$, $t =$, $p = 0.494$, One-tailed test). That is, moral conflict is negatively associated with the experience of guilt feeling. Moreover, current study's finding is not supported by the theoretical and conceptual explanations that were cited for building the relationships of two constructs.

However, along with the revised model, a new promising finding was discovered about the ethical conflict construct. The alternative model has ascertained new evidence of a relationship between ethical conflict and cognitive dissonance. The finding implies that ethical conflict precedes cognitive dissonance ($\beta = .369$, $t = 4.188$, $p = 0.000$, One-tailed test). Statistically, cognitive dissonance is explained by the 13% variance in ethical conflict. Besides, the relationship statistically signified that there is a direct and positive relationship between ethical conflict and cognitive dissonance. However, the result indicates that there is no direct relationship between ethical conflict and feel of guilt. The study's finding is consistent with the former findings by Telci, Maden, and Kantur (2011) that moral conflict results in the experience of cognitive dissonance (p.384).

Telco, Maden, and Kantor (2011) also alluded that dissonance results from the conflict between people's self-concept and actions. In addition to that, many studies have supported the relationship between ethical conflict and dissonance (p. 379). For instance, ethical conflict can easily be aroused in an unethical situation, and it can result in cognitive dissonance (Moser, 1988, p.385). Another example is by Viswesvaran and Deshpande (1996). The authors cited that 'According to Schwartz et al. (1969), moral conflict occurs when individuals recognize that their inclination to act ethically might lead to a violation of their reference groups' norms. After all, this conflict results in cognitive dissonance' (p.1066).

5.2.3. Key Findings Related to the Research Objective Three

5.2.3.1. Consumer Guilt on Purchase of Stolen Goods

We hypothesized the relationship between consumer guilt and purchase of stolen goods related to the research's third objective. The hypothesized relationship assumed that consumer guilt negatively influences consumer's stolen goods purchase; in turn, the experience of consumer guilt regulates the purchase of stolen goods. That is, consumers will choose not to purchase stolen goods.

The result shows a negative relationship between consumer guilt and the purchase of stolen goods ($\beta = -0.143$, $t = 1.704$, $p = 0.044$, One-tailed test). The relationship between two constructs is statistically significant. Statistically, it suggests that the purchase of stolen goods is explained by the variance of 17% in consumer guilt. Moreover, the finding signifies that consumers will choose not to purchase stolen goods when consumer guilt

persists at a high level. Remember that in this research, consumer guilt is measured as a state of psychological discomfort and negative emotion (e.g., feeling guilty, feeling remorseful, feeling responsible, and so on) related to the purchase of stolen goods. This finding is also conceivable and supported by a previous empirical investigation about anticipated guilt and textbook piracy intention. The study has statistically proven that there is a negative relationship between guilt and piracy intention (Hung-Jen, Long-Chuan, and Lin, 2011, p.265).

5.2.4. Key Findings Related to The Research Objective Four

The study's fourth objective was to remark the holistic role of consumer excuse and neutralization mechanisms in the stolen goods buying decision-making. Hence, this study has proposed two key predictive roles of consumer excuse and neutralization. Also, two relationships were hypothesized. Firstly, the role of the direct impact of consumer excuse and neutralization on purchase of stolen goods. Secondly, the moderating role of consumer excuse and neutralization.

5.2.4.1. Direct of the effect of Consumer Excuse Mechanism

Hypothesis H4a presumed a positive and direct impact of consumer excuse and neutralization on the purchase of stolen goods. The results showed that Hypothesis H4a was statistically supported but negatively related ($\beta = -0.374$, $t = 2.436$, $p = 0.007$, One-tailed test). As per the finding, no direct and positive relationship between the use of consumers' excuse and neutralization mechanism and the purchase of stolen goods is detected.

Moreover, the study's result confirmed that consumer excuse and neutralization have a negative impact on purchasing stolen goods. The result indicates a negative relationship between the use of consumer's excuses and the purchase of stolen goods, moreover, the negative relationship is significant. This finding also lines up with the previous result by Fukukawa, Zaharie & Romonçi- Maniu (2019). The study found that neutralization techniques have a negative impact on behaving unethically.

The earlier studies acknowledged the relationship between neutralization and illicit behavior. Further, most of the studies were identified that making excuses, neutralization, and wrong-doing are positively associated (e.g., Agnew & Peters, 1986; Felson & Ribner, 1981; Li, Wenli, and Lijiao Cheng, 2013). Accordingly, the present study had

hypothesized that the relationship between consumer excuse and neutralization and purchase of stolen goods is positively associated. In contrast, the result shows a negative relationship, which is inconsistent with the majority of the past studies' results.

5.2.4.2. Moderation effect of Consumer Excuse Mechanism

In addition to the direct effect, the moderation effect of consumer excuse and neutralization was hypothesized and tested. The result is consistent with the hypothesized relationship. As per the result, the study acknowledged the moderating role of consumer excuses and neutralization ($\beta = 0.145$, $t = 1.873$, $p = 0.031$, One-tailed test). The finding suggests that the negative relationship between consumer guilt and the purchase of stolen goods will be weaker for those with high use of consumer excuse and neutralization mechanisms (i.e., determinants of consumer excuses).

The moderating role of consumer excuse and neutralization has drawn key attention to the finding of the study. The simple slope analysis illustrated that if consumer's excuse and neutralization is at high, consumer guilt has no impact on the purchase of stolen goods. It means that consumer guilt has a negative influence on the purchase of stolen goods, but when it comes to the moderation of consumer excuse and neutralization at a high level, there is no impact of guilt on the purchase of stolen goods. Moreover, this study found that consumer excuse & neutralization's moderation role weakens the negative relationship between consumer guilt and purchase of stolen goods. A similar finding corresponds to this finding is that a study by Fukukawa, Zaharie, and Romoñi-Maniu (2019) within ethically questionable consumer behavior and authors found that neutralization is a moderating mechanism. So, the role of consumer excuse and justification can explain and coerce questionable consumer behavior within a retail setting.

5.3. General Discussion of Research Questions

The general discussion is attempting to answer the research question of the dissertation. Each question has been answered separately, based on the study's findings. Additionally, the general discussion of the research question includes various narrations from the participants, which include respondent's feedbacks, experience sharing,

comments, and opinions regarding their purchasing experience, and these were received in the form of voice notes and text messages.

RQ1. What do people mostly purchase from the stolen goods market? How frequently and recently do they buy stolen goods?

The results related to the frequency and recency of buying of stolen goods found that people engaged in stolen goods purchase in the recent past, including within the last three years. Moreover, some categories of products are ranked as the most frequently purchased while others are bought less frequently. For instance, educational materials are the most frequently bought category in the list compared to the other categories. Noticeably, the second most commonly purchased category of stolen goods is marked as electronics and electrical items, including mobile phones, and the third is fashion accessories. However, the category “dress items and sport items” are marked as the less frequently purchased categories of stolen goods.

This study has categorized some hot products that are routinely targeted and reported as stolen in Delhi and Mumbai into a checklist in order to examine their past purchase rate and frequency. According to Wellsmith and Burrell (2005), the authors stated that 25 percent of theft is represented merely by the hot product categories. In line with his finding, hot products are named electric and electronic, including mobile phones, television, laptop, and so on, -are also found as the most frequently purchased items in this study's result.

In addition to the provided checklist with different product items, the respondents themselves have specified many stolen goods items that they had purchased sometime in their life. The answers showed that the purchase of shoes was named many times by respondents. Moreover, in the open-ended section of the questionnaire, one respondent stated that "*I didn't buy it for myself, but I purchased a branded shoe for my friend. And bought them in Delhi*". This response also indicates that people often engage in questionable behavior for others, which is termed as an "appeal to higher loyalty" in the neutralization theory. Likewise, the respondents also specified many stolen goods items they bought before, such as *ancient goods, guitars, mobile phones, automobile spare parts, and spare parts tools*.

Indeed, theft of some targeted commodities has appeared as a 'very common crime' in Mumbai and New Delhi¹⁹. Mobile-phones are reported as a most in case (i.e., one of hot-products) at Delhi and Mumbai, likewise, mostly targeted-property in the theft. It implies that thieves are targeting specific product categories, and routinely stolen goods that can be easily convertible into cash. The second most targeted-property in the robbery are baggage categories, theft of money, including wallets and cash-purse. In rank, vehicles such as motorcycles, cars, and scooters are registered as the thieves' thirdly targeted property²⁰. When we compare the stolen goods' frequency of purchase along with reports of targeted-property theft (i.e., the supply), it provides a primary reason to support the fact that thefts are most targeted on the most purchased goods. However, an empirical study needs to be conducted to investigate these linkages between demand and supply in illicit marketing settings.

To recap, our findings affirm the fact that mostly demanded or frequently purchased categories of goods might be supplied by theft. Furthermore, the term “supply by theft” comes to include theft by order and targeted theft of hot products. Based on the literature, previous studies have examined and empirically acknowledged that there is a correlation between the most desirable items (hot products) and their targeted theft. The relationship has encompassed the notion known as demand-driven (i.e., buyer-driven) supply of stolen goods (e.g., Clarke & Webb, 1999), and hot products represent a category as likely to be taken by thieves. Hot products have many determining factors such as pre-demand, easy for converting into cash, being concealable, removable, available, valuable, enjoyable, and disposable (Clarke & Ronald, 1999). Thompson's (2017) study highlighted the relationship between 'hot products' and their targeted theft. As per the study, hot products have been found to have a relation to a robbery (p.291).

RQ2. Can the purchase of stolen goods induce behavioral inconsistency and ethical conflict in consumers? If so, how does cognitive dissonance and ethical conflict affect consumer guilt?

The study has presented two unique constructs to measure the psychological repercussions of purchasing stolen goods. Firstly, (i) cognitive dissonance is related to

¹⁹ <https://www.thehindu.com/news/cities/mumbai/news/theft-most-common-crime-in-delhi-and-mumbai/article8583240.ece>

²⁰ <https://www.thehindu.com/news/cities/mumbai/news/theft-most-common-crime-in-delhi-and-mumbai/article8583240.ece>

the purchase of stolen goods. The construct stands for the psychological discomfort, results from consumer perception about the mismatches between ethical belief and action. Secondly, (ii) ethical conflict is related to the purchase of stolen goods. The construct stands for consumer perception of ethical dilemma about the morality of market(ing) and psychological distress.

Possible explanations for cognitive dissonance is observed, measured, and validated empirically before. This study confirmed that the purchase of stolen goods is a cognitive dissonance-inducing scenario, and ethical dissonance has been uncovered in the study. The present study focused on the dissonance that has scaled to establish the main effects of the "wisdom of purchase and concern over deal" elements related to admitting purchase of stolen goods.

Buying stolen goods may prompt the feel of ethical conflict. Ethical conflict is an intrapersonal situation where a moral conflict occurs due to the gap between marketer's morality and consumers' moral values. Consumer's perception of an ethical conflict can result from the ethical gaps in marketing activities that fence does, which are socially inappropriate, legally unlawful, and morally unprincipled. We believe that an ethical dilemma/conflict can result from the ethical gap defined by Hunt and Vitell (2006). The authors defined the mismatches of ethical standards and values between illicit marketers versus consumers' ethical ideas, beliefs, or ideology of what moral right is. Ethical conflict occurs at the point of purchase where an individual's moral standards mismatch with a marketer's marketing standards (i.e., standards of illicit marketing). In short, consistent with the study's findings, the purchase of stolen goods can induce an ethical conflict in consumers and, subsequently, leads to cognitive dissonance.

In line with the solid support of the study's findings, the purchase of stolen goods is identified as a scenario where a choice induces ethical conflict and behavioral inconsistency. As per the findings, the purchase of stolen goods can cause ethical conflict and cognitive dissonance. More to the point, the revised structural model has established a sequential relationship between ethical conflict and cognitive dissonance. The model suggests that ethical conflict can be translated into cognitive dissonance. The model also indicates that ethical conflict has a direct impact on cognitive dissonance.

When it comes to answering the cause-and-effect relationship of these two constructs on consumer guilt, factual evidence demonstrates a strong positive relationship between cognitive dissonance and consumer guilt. That is, consumer guilt is positively

associated with cognitive dissonance relating to the purchase of stolen goods. Compared to cognitive dissonance, the ethical conflict has shown a novelty in its effect in contrast to the proposed hypothesis and assumed relationships. In other words, ethical conflict does not directly impact consumer guilt. Moreover, there is a negative relationship between ethical conflict, and consumer guilt. In addition, the revised model showed that ethical conflict has a positive relationship with cognitive dissonance. The new theoretical model has depicted a new sequential relationship among the constructs, such as the perception of an ethical conflict that may induce cognitive dissonance, and cognitive dissonance translates into consumer guilt.

RQ3. What is the effect of consumer guilt on the purchase of stolen goods?

Consumer guilt is a negative emotion that comes under the explanation of moral emotion. It arises where an action violates internalized moral principles and values. The study has found that the purchase of stolen goods generates guilt in consumers and significantly impacts stolen goods' buying decisions. A negative relationship between consumers' feeling guilt and the purchase of stolen goods is found in the model. At the high level of consumer guilt, the effect of guilty feeling can take the form of dis-approval to perform unethical actions or motivate consumers to buy ethical choices. The finding indicated that feel of consumer guilt is at a higher level, consumers will choose not to engage in the purchase of stolen goods to mitigate the feeling of guilt or to avoid the arousal of negative emotions. Consumer guilt is a separate reality from cognitive dissonance and perceived ethical conflict with different effects. The study proved that purchasing stolen goods is evident for consumer guilt triggered by cognitive dissonance rather than perceived ethical conflict.

RQ4. Can the excuse mechanism with the neutralization techniques predict the purchase of stolen goods directly?

The consumer excuse mechanism is introduced as a cognitive approach to understanding how an individual consumer brings a moral face to his/her immoral behavior in the context of stolen goods purchase. The consumer excuse mechanism is defined as a cognitive reinterpretation strategy to protect the moral self as a moral person and a mitigation tool for reducing psychological discomfort. The present study found that the excuse mechanism with the neutralization techniques has a negative impact on the

purchase of stolen goods. Also, the study's result confirmed that the consumer excuse mechanism is a guilt-reduction strategy for consumer guilt related to stolen goods purchase.

This study has established the moderating role of consumer excuse and neutralization to explain the consumer excuse mechanism's phenomenon in detail. It implies that the consumer excuse mechanism moderates the psychological distress and negative emotion such as guilt. When the moderation of the effect of the consumer excuse mechanism is at higher, the relationship between consumer guilt and purchase of stolen goods becomes insignificant. Moreover, when consumer excuse mechanisms' moderation effect is present, the strength or direction of a relationship between consumer guilt and purchase of stolen goods will depend on the consumer excuse mechanism. So, the purchase of stolen goods will depend upon the level of consumer excuse mechanism.

In other words, the excuse mechanism represents the cognitive reinterpretation of internalized belief via the thinking process. In this process, individual consumers may adjust their beliefs (i.e., cognition) via cognitive reconstruction by performing excuses and justifications. The cognitive reinterpretation lets a consumer believe that “the purchase of a less ethical choice could be morally or legally wrong, but I am right”. The legitimization of guilt behavior occurs when the preferred beliefs replace with the actual belief, and temporary suspension of actual beliefs may be followed by performing excuses strategy and neutralization techniques. Consequently, psychological discomfort, including ethical dissonance and ethical conflict, can be reduced and nullify the negative emotion, including feelings of guilt.

The consumer excuse mechanism is also a cognitive simplification process for the consumer who seeks to reduce/resolve the negative emotions that resulted from the discrepancies between intention-behavior. Indeed, consumers can not engage in unethical behavior until they rationalize their questionable behavior. When a consumer is directly benefiting from an unethical choice, Sutton (1995) has alluded that buyers of stolen goods are rationalized their unethical behavior for personal gains.

In conclusion, this study's most significant finding is the people's ability to rationalize or excuse the unethical behavior that can moderate the negative effect of stolen goods purchase. The present study manifested a significant role of the consumer excuse mechanism as a moderator in the model. The finding suggests that determinants of consumer excuse mechanism (consumer excuse and neutralization techniques) provide a

powerful predictor for moderating the guilt behavior like stolen goods purchase and guilt-management strategies for unethical behavior. The proposed model has established the moderating effect of consumer excuse mechanisms and the impact of an individual's ability to neutralize consumer guilt in the stages of illicit decision progress. Hence, in the stolen goods decision-making process, the consumer excuse mechanism is applied as a guilt-reduction strategy.

6. CONCLUSION

6.1. Introduction

This chapter presents the recapitulation and final remarks of the study. The chapter draws the conclusion and the research contributions of the study in terms of conceptual, theoretical and methodological contributions. Finally, the chapter is concluded with the limitations of the study and further research insights in this area.

6.2. Conclusion of the Study

About theft crime, psychologists have studied the personality, motive, and attitude of criminal behavior. Sociologists have profoundly investigated the social cause, including factors adhered to criminality and particularly studied the crime and criminal impact on society. In contrast, the crime of knowingly buying stolen goods and the characteristics of such consumers, including consumer motives, are not investigated meticulously. Hence, it is a very essential area of study to be uncovered in marketing and consumer behavior. The crime of buying stolen goods acts as an invisible hand behind theft or stealing. This study approaches the crime of buying stolen goods for the sake of clarity in unethical consumer behavior from a marketing perspective. Moreover, the study would widen the key understanding of the legitimization of unethical buying behavior via various excuse mechanisms. Therefore, this study focuses on the concept of consumers' buying behavior rather than the marketing problem of stolen goods.

The present study is about the sophisticated mapping of the unethical decision-making process. In the light of earlier researches, many key constructs were considered to examine illicit purchases and unethical consumer behavior. In the present study, the dissertation has proposed a research model, which has covered different psychological phenomena, including cognitive, emotional, and behavioral aspects of stolen goods purchase. We recognized (i) *cognitive phenomenon* as the first factor, which represents the perception about the illicit goods/less-ethical choice. As per the proposed model, **the cognitive phenomenon** is depicted and measured by conceptually distinctive two constructs, namely cognitive dissonance and ethical conflict. The perception about the illicit goods/less ethical choice defines how individual consumers think about purchasing

unethical goods. The exogenous variables such as cognitive dissonance and ethical conflict can result from perceiving the ethical dilemma of less-ethical choice. The next factor is (ii) *emotional phenomenon*, which is measured as the element of consumer's psychological state via consumer guilt. The construct was placed to uncover the negative emotional aspects of illicit behavior. That is to say, how individual consumers feel about the purchase of stolen goods. The third factor is (iii) *cognitive reinterpretation*, which is placed as a cognitive process for reinterpreting the perception about unethical behavior via applying justification and excuses. The consumer excuse mechanism is conceptually distinct from the perceptive notion of rightness and wrongness in guilt behavior. Fundamentally, the consumer excuse mechanism is a higher-level function of consumer re-thinking, which is described as a cognitive defensive strategy to protect the moral self as an ethical buyer. It outlines how individual consumers morally can justify the purchase of stolen goods or how individual consumers can moderate a guilt behavior. The next factor is, (iv) *buying behavior*, which is the behavioral *phenomenon* that is evident from the past actions of consumers.

Indeed, each construct in the model has intended to uncover conceptually and theoretically distinctive phenomenon. The proposed research model has been used to investigate each construct's independent and interdependent aspects. For instance, ethical conflict is mainly assessed as a cognitive element of ethically questionable consumer behavior, particularly as an intrapersonal aspect. The intrapersonal situation where an action mismatch with consumer's ethical beliefs or ethical judgment. Likewise, the construct of ethical conflict has mainly been measured as a cognitive element of ethically questionable consumer behavior, particularly as an interpersonal aspect. The interpersonal aspect of the perceived ethical conflict is that what a consumer ethically believes and what the marketer is unethically doing—the conflict results from the mismatches of two facts. Hence, the construct has measured the perceptive notion of morally right and wrong with marketer action. The study result suggests that cognitive dissonance results in consumer guilt. In other words, the revised model has revealed that ethical conflict leads to cognitive dissonance.

Cognitive dissonance is used to identify ethical dissonance related to the purchase of stolen goods. Cognitive dissonance has both cognitive and emotional aspects. In this study, in lieu of the emotional dimension, the cognitive dimension was mainly considered to assess whether the decision was morally right or not. Moreover, the construct of

cognitive dissonance was measured as an intrapersonal phenomenon of buyers. The intrapersonal phenomenon explains the recipient's perception of his/her unethical action that goes against his/her moral belief. So, the measurement scale has mainly measured, and incorporated the subcomponents of the cognitive dimension of dissonance such as '*concern over ethical deal*' and '*wisdom of the ethical purchase*' (Sweeney et al., 2000). In other words, most of the earlier studies about cognitive dissonance were focused only on the emotional dimension. As a result, the state of dissonance was widely explored, which encompasses the terms such as satisfaction attributes, consumer regret, the experience of decision conflict, and so on in the field of consumer behavior. In brief, the present study is applied what cognitive dissonance theory is originally standing for, i.e., individuals are motivated to mitigate the disharmony due to an inconsistency between belief and action related to the less-ethical choice. As a result, the construct was found to be an antecedent variable for experiencing guilty.

In addition, consumer guilt thoroughly examined the emotional aspect only. Consumer guilt is an unpleasant state of feeling, caused by dissonance and ethical conflict. Likewise, the study has statistically signified how negative emotions impact ethically questionable behavior. The study found that consumer guilt has a negative impact on the purchase of stolen goods. The model has validated the consumer excuse mechanism's moderation effect. The moderation effect alters the nature of the relationship between guilt and the purchase of stolen goods. The moderation effect is revealed that the consumer excuse mechanism weakens the negative relationship between consumer guilt and the purchase of stolen goods. To be precise, the consumer excuse mechanism is discussed as a conscious mental process as a legitimating tool for admitting the purchase of stolen goods. Through which, this illicit behavior is cognitively reinterpreted as a 'moral act'. The study suggested that the consumer excuse mechanism act as a guilt-reduction strategy and the moderator of a guilt behavior in the model. So, it moderates the negative emotion antecedent by ethical dissonance.

The present study measured the past behavior of the purchase of stolen goods. The dependent variable is measured in terms of buying behavior of less-ethical choices in the present context, which is the purchase of stolen goods. Actual past behavior was placed to capture the behavioral aspect rather than the so-called intention or willingness to purchase stolen goods.

To recap, as per the revised model, the study concluded a new sequential relationship of constructs. The model suggests that ethical conflict leads to cognitive dissonance, and cognitive dissonance results in an experience of guilt. Moreover, the experience of guilt negatively influences the purchase of stolen goods. Finally, the consumer excuse mechanism's role moderates the negative relationship between consumer guilt and the purchase of stolen goods. That is, the purchase of stolen goods depends on the moderator variable named Consumer Excuse Mechanism.

6.3. Research Contribution and Implications

The theoretical, conceptual, methodological, and practical contribution of the study.

In general, our research investigation enriches the current knowledge about questionable consumer behavior. The study also unfolds the phenomena of buying stolen goods and consumer decision-making using the consumer excuse mechanism. In particular, the study's findings have significant theoretical, conceptual, and methodological contributions to the marketing discipline. Similarly, the study approach and the findings deliver a valuable contribution and practical implication to the policymakers, social scientists, and marketing practitioners to understand the criminal market and marketing problems of stolen goods.

Theoretical Contributions

The study's findings have established and validated many causal relationships in several forms that were not previously identified and tested. Theoretically, the causal relationships are contributed to the advancement of existing knowledge in theory in the area of marketing and particularly in the field of consumer behavior.

This study also extends the key understanding of cognitive dissonance, ethical conflict, consumer guilt, and the moderating role of consumer excuse and neutralization related to the past behavior of purchase of stolen goods. Further, the present study's findings can contribute to the existing literature on consumer behavior. The research has validated the causal relationships such as (i) the interrelationship of ethical conflict and cognitive dissonance, (ii) the association of cognitive dissonance and consumer guilt, (iii) the linkage of consumer guilt and purchase of stolen goods (iv) the direct effect of consumer excuse mechanism on purchase of stolen goods and (v) the moderating effect of consumer excuse mechanism. In a general sense, the theoretical contribution is being

identified with many causal relationships of latent variables in the forms of antecedent variables, consequent variables, moderating variables, and dependent variables.

The results have sophisticated the decision-making process behind buying stolen goods. The study's result contributes to a better understanding of the four central pillars in the stolen goods decision-making process: cognitive, emotional, cognitive reinterpretation, and buying behavior. Based on the tested theoretical model, the purchase of stolen goods encompasses the function of cognitive, emotional, cognitive reinterpretation, and subsequently, behavioral action. Besides, all the hypothesized relationships are measured, established, and statistically validated in a sequential form.

The study has advanced the consequences of questionable behavior and their meaningful impacts on an ethical consumer who buys stolen goods. The study has acknowledged the consumer's ethical conflict related to purchasing stolen goods and examined a new causal relationship between consumer ethical conflict and consumer dissonance. It implies that ethical conflict is a predictor of ethical dissonance. Moreover, both ethical conflict and consumer dissonance realities are pinpointed as a cognitive aspect regarding the less-ethical choice (or marketing actives), which is not sufficiently focused in previous studies. Besides, it provides important theoretical enrichment to the existing theories of behavioral inconsistency as well.

The study has proposed a new sequential association of exogenous and endogenous constructs, which is a remarkable contribution for shaping the conceptual framework and theoretical relationship of constructs, related to decision making of buying stolen goods. The revised model has unveiled a new sequential relationship of latent variables in the model. As per the tested model, ethical conflict is an antecedent for cognitive dissonance, and cognitive dissonance is consequent for consumer guilt. That is, ethical conflict results in consumer dissonance, which leads to consumer guilt.

The cognitive element in the purchase of the stolen goods has identified two different realities. Firstly, the perceptive form of reality, such as perceived ethical conflict and cognitive dissonance. Secondly, the cognitive reinterpretation. The cognitive reinterpretation takes place by performing the excuses strategies for reducing the experience of guilt.

The study also moved a step further in understanding the emotional aspect related to the purchase of stolen goods, and the negative emotion is tested as consumer guilt. The

results reveal that consumer guilt may result from consumer's cognitive dissonance and consumer guilt negatively influences the purchase of stolen goods.

Another principal contribution remarks the significance of consumer excuses in illicit buying behavior. The study shows the role of consumer excuses, which moderate the negative relationship between consumer guilt and stolen goods purchase. The study validated a strong negative connection between the consumer excuse mechanism and the purchase of stolen goods. Also, the moderating role of the consumer excuse mechanism is statistically established. It will also help to fill the gap in the literature with regards to the behavioral gap that ethically-minded consumer, yet behaves unethically.

Conceptual Contribution

In addition to the theoretical contribution, the present study has presented an eloquent conceptual contribution to the consumer ethics literature. The study proposed a brand-new conceptual framework, named as the Consumer Excuse Mechanism. Conceptually, the Consumer Excuse Mechanism is centered upon many techniques of justification and excuses. The Consumer Excuse Mechanism is introduced as a shared concept of rationalization, reasoning, justification, and neutralization in order to protect the moral self. The theory has been conceptualized within a guilt behavior context, especially when consumers behave against their internalized moral beliefs and ethical principles. Moreover, the consumer excuse mechanism takes part in the theoretical explanations to bridge the gap between ethical intention and (un)ethical action. This study has clarified the conceptual underpinnings of multi-faced techniques of consumer excuse mechanism.

Methodological Contribution

Apart from theoretical and conceptual contributions, a valuable contribution of the study is methodological. The dissertation has widened the study's contribution to the methodology by developing new scale items and manifesting variables to measure the multi-faced excuse mechanisms related to the purchase of stolen goods. The new scale items have been developed and validated. It would benefit further studies in the same area.

Practical Implication

The frequency of purchase can help us to understand the broad spectrum of stolen goods demand and past consumer behavior under unethical situations. So, the study's findings, particularly the frequency of purchase and the categories of most commonly offered and bought items, are relevant to the marketing experts, social scientists, and policymakers to efficiently address the issue of the stolen goods redistribution system. Moreover, for the demand reduction strategy, policymakers and marketing experts can take many insights from the study in order to apply the market redemption approach and block the criminal market and marketing activities.

6.4. Limitations and Future Directions of the Study

The present study has several limitations, which also speculates the scope for further investigations. Firstly, the present study has a small population (n=128) to answer the research questions and research objectives. Due to the nature of exceptional marketing and exceptional consumer behavior, a small sample was used to validate the relationship of latent variables and test the model. Besides, generalization of a theory or behavioral phenomena from a small size of sample may not be the most appropriate. So, further study of a large sample is needed to be conducted to uncover the further validation of the model and theory.

Secondly, the developed scale is evaluated and validated with a sample population from India only is another limitation of the study. The freshly developed scale for assessing the consumer's propensity to excuse and neutralize an unethical behavior is needed to be tested with another sample population from another county, especially to conclude and generalize the proposed theory. Therefore, cross-cultural validation of theory, including further validation of developed scale, is recommended for further study.

Thirdly, while we addressed the vital issue of the redistribution of stolen goods throughout this dissertation, we noticed and criticized two approaches: "market as criminal" and "criminals in the market." In order to address the issue that entitled as "market as criminal" and "criminals in the market" as a whole, we acknowledged that supply and demand, both spectrums of stolen goods market(ing), need to be investigated separately with equal attention. However, based on the research questions, we generally branched out and limited the research investigation only into the demand-side of stolen goods marketing. More specifically, we overwhelmingly delimited the orientation of

study into the dark side of consumer behavior. We uncovered behavioral and psychological aspects of consumers who admitted the purchase of stolen goods. For this purpose, the research has problematized the phenomenon within the demand side of the stolen goods market, that is, how individual consumers engage in stolen goods purchase decisions, yet they are morally-minded.

Fourthly, the supply side is considered a key root cause of criminal marketing to form and sustain an illicit marketplace for stolen commodities. The criminal side has been found to be a vital part and is equally significant in the investigation. But due to the limitations, including time and cost, we briefly presented some statistical data in the introduction of the study, about burglars and thieves' records, and shoplifters' rates in India. Furthermore, we could not adequately uncover the supply side of the stolen goods market(ing), principally, the supply sides ranging from the sourcing of stolen goods to reaching the middleman/fence. Hence, more research should be conducted from the vantage point of illegal sourcing and distribution channels of stolen goods, which is characterized as the supply side (i.e., supply by theft). In short, based on the market reduction approach, more research is needed to be conducted for the phenomenon of supply by theft. Because 'if there is no supply, there will be no demand.' In this way, the supply-side requires a separate investigation about the role of theft in the name of property acquisition as well as the outsourcing of stolen goods to the markets. Also, the role of fence in converting the stolen goods into a business profit.

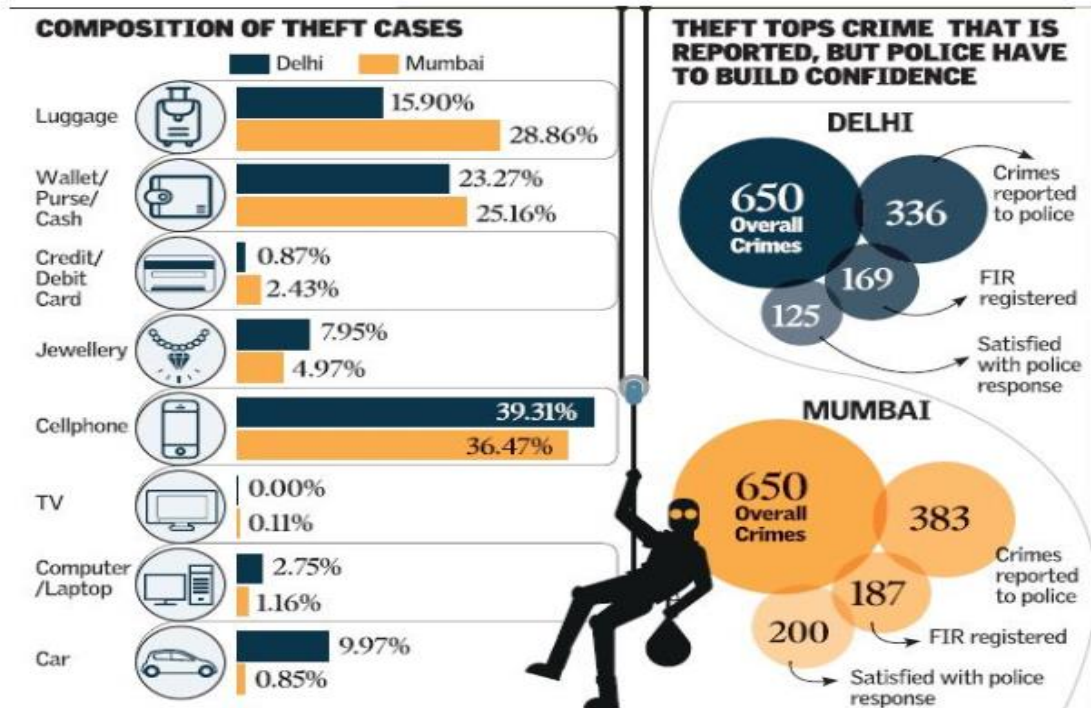
Next is, the present study offers only a limited insight into the demand side and demand-driven supply of stolen goods. Only a little attention to the relationship between demand and supply is covered. The present research focuses only on the past behavior that is measured by the frequency of purchase and recency of past behavior. This study merely examined the linkage between the most purchased stolen goods item in terms of frequency of purchase and criminal acquisition of mostly demanded stolen goods. It is essential to incorporate both supply and demand relationships of stolen goods markets. Many former studies alluded and supported the same findings that there is a positive relationship between mostly purchased goods and mostly offered goods for sale. Therefore, a separate empirical investigation needs to be conducted to validate the cause-and-effect relationship between stolen goods demand and their illicit supply.

Another limitation of the study is that, the present study only addresses the research question of how ethically-minded consumers behave unethically via the excuse

mechanism; at the same time, motivating and facilitating factors for admitting the purchase of stolen goods are ignored. Indeed, why ethically-minded people engage in unethical behaviors is still unanswered and equally important to uncover. Addressing why ethically minded consumers buy less ethical choices will benefit from understanding that what are major influences and motivations for the purchase of stolen goods, including the economic and non-economic factors.

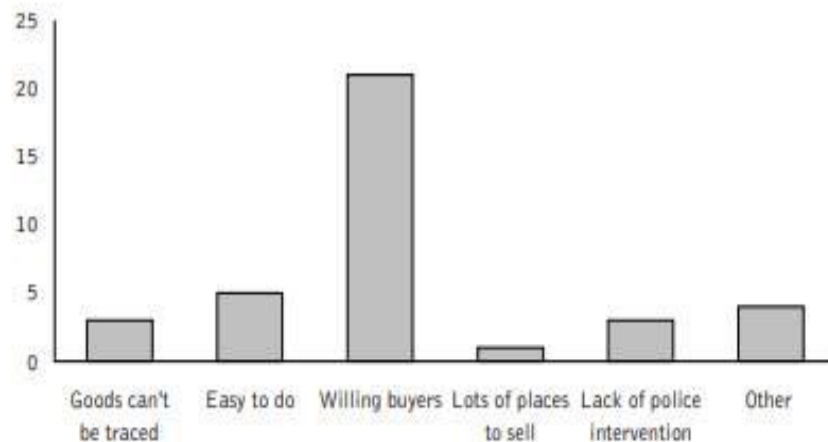
There are many reasons/motivating factors for choosing less ethical choices, which is relevant for future researches. Naturally, a consumer's motive to engage in stolen goods buying behavior may differ from person to person. For instance, the actualization of basic needs or satisfying the prestige need may be the key reason for buying stolen goods. In other words, consumer's motives may result from a rational decision-making process/ an analysis of cost and benefit, or may result from symbolic needs. Similarly, facilitating factors for receiving stolen goods, such as availability of illicit goods, accessibility to the illegal goods, price utility, place utility, the functionality of products, and less perceived risk adhered to the stolen goods, are equally vital for further investigation. Because, the above determinants have a direct impact on the purchase of stolen goods. So, we believe that understanding why people engage in stolen goods purchase is another edge of the study, in order to understand the dark side of consumer behavior. Hence, special academic attention is needed in the area of further researches.

Appendix 1. THEFT CRIME IN DELHI AND MUMBAI



Source: A public survey conducted by Nielsen India Pvt Ltd and Commonwealth Health Rights which reported in The Hindu on MAY 11, 2016. Retrieved from <https://www.thehindu.com/news/cities/mumbai/news/theft-most-common-crime-in-delhi-and-mumbai/article8583240.ece>

Appendix 2. PEOPLE'S WILLINGNESS TO BUY STOLEN GOODS



Source: Nelson, D., Gant, F., & Collins, L. (2002). The stolen property market in the Australian Capital Territory.

Appendix 3. THE QUESTIONNAIRE

Survey on Purchase of Less-ethical Goods

Dear Sir / Madam,

I am a PhD scholar at the Department of Marketing, Anadolu University, Turkey. I'm conducting this research on the marketing of stolen goods/illegally obtained goods and the consumer willingness to purchase it.

This questionnaire aims at obtaining a good overview of different behavioral aspects, including your views, opinions and emotional content associated with the purchase of stolen goods or Chor bazaar's products. Data collected will be used for academic purposes only and the responses will remain confidential and anonymous. I would be very grateful if you could spare 8-10 minutes of your time to complete this questionnaire. Thank you in anticipation of your help.

Regards
Muhammed Saheer Mancheri.
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Preamble: Some markets are very popular for buying and selling of stolen goods in public. For example, Chor Bazaars, people get the stolen goods in a low price as they wanted. Now people buy stolen goods from online or their local market, including second-hand markets.

[PART-1. Past buying experience along with the frequency of purchase.]

1. Have you ever bought an item or items that you knew or strongly suspected as stolen or illegally obtained goods?

YES NO

If answer is "YES", please respond to the following Questions below

2. How often do you buy each of the following items that you know or strongly suspect of being stolen?

Checklist	Very Frequently	Frequently	Occasionally	Rarely	Very Rarely	Never
Electric and Electronic items: mobile phones, laptops, TV, computer equipment, pen-drives, cameras, gaming consoles, and tabs, etc.	1	2	3	4	5	6
Educational Materials: books, guides, journals, study materials, stationery items, etc.	1	2	3	4	5	6
Automobiles and automobile parts: bicycles, motorbikes, rickshaw, cars, bicycle parts, bike parts, and other related items	1	2	3	4	5	6
Fashion accessories: shoes, footwear, jewelry, ornaments, belt, necklaces, bracelets, watches, sunglass, etc.	1	2	3	4	5	6
Dresses and cloth items: men and women outfits, garments, wearing, etc.	1	2	3	4	5	6
Sport and fitness-related products: sports equipment, cricket equipment, and other related items.	1	2	3	4	5	6
Others (Please mention).						

How often did you buy items during the past?	Very Frequently	Frequently	Occasionally	Rarely	Very Rarely	Never
I bought stolen goods during the last 12 months	1	2	3	4	5	6
I purchased stolen goods in the past two years	1	2	3	4	5	6
I have purchased stolen goods in the last three years	1	2	3	4	5	6

[PART-2. Evaluation of opinions and believes regarding the consumer's excuse mechanism.]

3. Why would you buy stolen goods? Please indicate the reasons, motivations/justifications for your purchase. Mark your agreement or disagreement with each of the statements given below.

Buy stolen goods.....	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
1. Because, stolen goods are cheap and affordable while legitimate goods are very expensive and out of my affordability.	1	2	3	4	5
2. Because, both the stealing and the sale of stolen goods are very normal and stolen items are unidentifiable to the buyer.	1	2	3	4	5
3. Because most of the people I know buy stolen goods and it is very normal here.	1	2	3	4	5
4. Because, the loss has already happened to the real owner and the purchase of stolen goods would not cause any additional hurt to anybody.	1	2	3	4	5
5. Since I am a victim of robbery before, it is okay to take advantage of stolen goods purchase to compensate for my losses.	1	2	3	4	5
6. It is the market system and seller who is responsible for my purchase of stolen goods - not me.	1	2	3	4	5
7. It is okay to buy stolen goods if it is to help the needy and poor people	1	2	3	4	5
8. Even If I am not buying stolen goods, someone else will buy it anyway.	1	2	3	4	5
9. Since we can't be sure that theft and robbery are caused by the purchase of stolen goods, it is okay to buy.	1	2	3	4	5
10. In my opinion, buying stolen goods is the issue but it's not a serious issue.	1	2	3	4	5
11. If someone has a low income, it is difficult to buy legitimate goods always.	1	2	3	4	5
12. It is okay to buy stolen goods in order to help a friend in need					

	Strongly Disagree 1	Disagree 2	Neutral 3	Agree 4	Strongly Agree 5
13. In general, I buy cheaper products, and stolen goods are cheaper.					
14. If the supermarkets or retailers sell products at a reasonable price, I would not have to buy stolen goods.	1	2	3	4	5
15. It is not wrong to buy stolen goods which are stolen from rich people.	1	2	3	4	5
16. Since theft already harms the real-owner, the purchase of stolen goods by itself would not cause any additional harm to anyone	1	2	3	4	5
17. If I buy stolen goods, the marketer/seller is doing wrong, not me	1	2	3	4	5
18. It is okay to buy stolen goods if it is to help others	1	2	3	4	5
19. Since the seller would not inform, the buyer is unaware that the given products are stolen or illegally obtained	1	2	3	4	5
20. It is okay to buy stolen goods if any family members, friends, or any important ones who do not have money and ask me to buy such goods	1	2	3	4	5
21. I buy stolen goods because it is very common and everybody purchases it.	1	2	3	4	5
22. I am not the kind of person who always buys the legitimate goods.	1	2	3	4	5
23. In my opinion, the seller is morally obligated to my purchase of stolen goods, not me.	1	2	3	4	5
24. I don't mind whether the products are stolen or not. I am interested in the products and my benefits	1	2	3	4	5
25. It is not wrong to buy the goods which are stolen from a wealthy company.	1	2	3	4	5
26. I buy stolen goods because the government and legal bodies fail to stop the sale of stolen goods.	1	2	3	4	5
27. It is okay to buy stolen goods if it is to help the needy and poor people.	1	2	3	4	5

[PART-3. Assessment of ethical and cognitive dissonance and assessments of ethical conflict.]

For each of the following questions, please indicate your thoughts/feelings/emotions on each and every statement about your decision regarding the purchase of stolen goods. And please indicate a number that you feel best represents your degree of agreement ranging from (1) **strongly disagrees** to (5) **strongly agree**.

4. How do you feel about the purchase of stolen goods? Please indicate the number that represents your reaction.

	1- Strongly Disagree	2- Disagree	3- Neutral	4- Agree	5- Strongly Agree
1. I feel uncomfortable when I purchase stolen goods.	1	2	3	4	5
2. I feel like I am doing the wrong thing	1	2	3	4	5
3. I feel morally wrong about my buying of stolen things.	1	2	3	4	5
4. I wonder if I really need to purchase a good which is stolen/illegally obtained.	1	2	3	4	5
5. After I purchase a product, I usually wonder whether the product could be a stolen good, and I've been fooled by the seller	1	2	3	4	5
6. After I purchased the products, I wonder whether there was something morally wrong with my purchase	1	2	3	4	5

5. How do you feel about the purchase of stolen goods compared to your ethical beliefs?

	1-Strongly Disagree	2-Disagree	3-Neutral	4-Agree	5-Strongly Agree
1. I often feel necessary to compromise my ethical beliefs in order to buy stolen goods	1	2	3	4	5
2. I feel discomfort when I compromise my ethical beliefs in order to buy stolen goods.	1	2	3	4	5
3. There a conflict exists between my ethical values and my purchases of stolen goods.	1	2	3	4	5
4. There a conflict exists between my purchase of stolen goods and what I feel is morally right.	1	2	3	4	5

[PART-4. Measurement of consumer guilt.]

6. The following statements may or may not describe your thoughts/ feelings and emotions about your purchases of the stolen goods. Please rate each statement by using the 5-point scale below.

	Not at all 1	Slightly 2	Moderately 3	Very 4	Extremely 5
1. The purchase of stolen goods makes me feel guilty.	1	2	3	4	5
2. The purchase of stolen goods makes me feel regretful.	1	2	3	4	5
3. I feel sad and apologizing for my act	1	2	3	4	5
4. I regret for helping the crime and the criminals.	1	2	3	4	5

[PART5- Demographic factors.]

Socio-economic status

Gender Male Female

Age:

Monthly income

INR-

Current Status

- Working
- Not working
- Student

End-PART

Thank you for your time

This questionnaire was prepared to understand the motives or behavioral aspects of people, particularly those "who purchase stolen goods". Thank you.

Ethics Committee Approval Letter of Questionnaire

Ana.Üni.: 02.04.2021-55339



T.C.
ANADOLU ÜNİVERSİTESİ REKTÖRLÜĞÜ
Hukuk Müşavirliği

Sayı : E-54380210-050.99-55339
Konu : 30.03.2021 tarihli 45/52 sayılı Etik
Kurul Kararı

SOSYAL BİLİMLER ENSTİTÜSÜ MÜDÜRLÜĞÜNE

İlgi : 11.03.2021 tarihli ve 44278 sayılı yazı.

İlgi yazınız ekinde Rektörlüğümüze gönderilen Prof. Dr. Gülfidan BARIŞ'ın danışmanlığını yaptığı Doktora Programı öğrencisi Muhammed Saheer MANCHERİ'nin "Consumer Excuse Mechanism for a Less Ethical Choice and Neutralization of Unethical Behavior: A study on Indian Chor Bazaar buying behavior başlıklı doktora çalışması incelenmiş olup katılımcıya gönüllü katılım formunda soruların kapsamı hakkında detaylı olarak bilgi verilmesi koşuluyla etik açıdan uygun bulunmuştur.

Bilgilerinizi ve gereğini rica ederim.

Prof. Dr. Saim ÖNCE
Sosyal ve Beşerî Bilimler Bilimsel
Araştırma ve Yayın Etiği Kurulu Başkanı

Ek:Etik Kurulu Kararı

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Appendix 4. DELETED AND MODIFIED SCALES

Constructs	Measurement items	Status
Cognitive dissonance	I wonder if buying stolen goods is the right choice for me	Deleted
	I thought I shouldn't have bought stolen	Deleted
Consumer guilt	I think that my purchase of stolen goods is wrong.	Deleted
	One should not purchase stolen goods for any reason.	Deleted
Denial of Responsibility	Because, both stealing and sale of stolen property is very normal, but the stolen items are unidentifiable	Deleted
Denial of Injury	Even though there is already damage that happened to the party, the purchase of stolen goods by itself would not damage anything additionally.	Deleted
	Because, I don't believe that people's purchase and consumption of stolen goods can be a direct reason for robbery and theft.	Modified
Condemnation of the Condemn	Because I bought it from a dealer and that is ok for me	Deleted
	Because the legal bodies and government fails to stop selling of stolen goods	Deleted
Normality	Because, I know everybody is purchasing it from stolen goods market, it is very common	Modified
	If I am not buying stolen goods, someone else will buy it	Deleted
	Because, I know most people are buying at stolen goods market, it is very normal.	Modified
CAT 7 from PSG	Home and Kitchen items: saucepan, frying pans, cooking pots, lids, and other kitchen-related items, etc.	Deleted
CAT 8 from PSG	Personal care and hygiene: cosmetic items, perfumes, toiletries, and personal care, etc.	Deleted

Appendix 5. RELIABILITY TEST FOR THE INDICATORS

Factor Name		Factor Items	Scale Mean if Item Deleted	Corrected Item-Total Correlation	Reliability
Reliability test for Cognitive Dissonance					
Cognitive Dissonance	CD1	I feel uncomfortable when I purchase stolen goods.	17.08	.777	.939
	CD2	I feel like I am doing the wrong thing	17.08	.858	
	CD3	I wonder if I really need to purchase a good which is stolen/illegally obtained.	17.06	.866	
	CD4	I feel morally wrong about my buying of stolen things.	17.32	.799	
	CD5	After I purchase a product, I usually wonder whether the product could be a stolen good, and I've been fooled by the seller	17.24	.794	
	CD6	After I purchased a product, I wonder whether there was something morally wrong with my purchase.	17.12	.808	
	CD7	I wonder if buying stolen goods is a <i>right choice</i> for me*	-	-	
	CD8	I thought I <i>shouldn't have bought</i> stolen*	-	-	
Reliability test for Consumer Guilt					
Consumer Guilt	COG1	Purchase of stolen goods makes me feel guilty.	9.58	.607	.843
	COG2	Purchase of stolen goods makes me feel regretful.	9.82	.638	
	COG3	I feel sad and apologizing for my act	9.70	.772	
	COG4	I regret for helping the crime and the criminals.	9.66	.700	
	COG5	I think that my purchase of stolen goods is wrong*.	-	-	
	COG6	One should not purchase stolen goods for any reason*	-	-	
Reliability test for Ethical Conflict					
Ethical Conflict	EC1	I often feel necessary to compromise my ethical beliefs in order to buy stolen goods	10.24	.720	.897
	EC2	I feel discomfort when I compromise my ethical beliefs in order to buy stolen goods.	9.78	.785	
	EC3	There a conflict exists between my ethical values and my purchases of stolen goods.	9.88	.824	
	EC4	There a conflict exists between my purchase of stolen goods and what I feel is morally right.	10.12	.778	
Reliability test for Denial of Responsibility					

Denial of Responsibility	DOR1	Since the stolen goods are cheap and affordable, legitimate goods are very expensive and out of my <i>affordability</i> .	9.90	.700	.850
	DOR2	If someone has a low income, it is difficult to buy legitimate goods always.	9.98	.796	
	DOR3	If the supermarkets or retailers sell products at a reasonable price, I would not have to buy stolen goods.	9.70	.646	
	DOR4	Since the seller would not inform, the buyer is unaware that the given products are stolen or illegally obtained	9.84	.637	
	DOR5	Because both the stealing and the sale of stolen goods are very normal and stolen items are unidentifiable to the buyer*.	-	-	
Reliability test for Denial of Victim					
Denial of Victim	DOV1	Since I am a victim of robbery before, it is okay to take advantage of stolen goods purchases to compensate for my losses.	5.10	.478	.781
	DOV2	It is not wrong to buy stolen goods that are stolen from the <i>rich people</i>	5.26	.721	
	DOV3	It is not wrong to buy stolen goods that are stolen from a <i>wealthy company</i>	5.24	.680	
Reliability test for Denial of Injury					
Denial of Injury	DOI1	Because the loss has already happened to the real owner, so purchase of stolen goods by itself would not <i>hurt anybody</i> .	8.66	.672	.805
	DOI2	Since theft already harms the real owner, the purchase of stolen goods by itself would not cause any additional harm to anyone	8.48	.639	
	DOI3	In my opinion, buying stolen goods is an issue, but it's not a serious issue.	8.52	.629	
	DOI4	Because I don't believe that people's purchase and consumption of stolen goods can be a direct reason for robbery and theft	8.36	.543	
	DOI5	Even though there is already damage that happened to the party, the purchase of stolen	-	-	

		goods by itself would <i>not</i> damage anything additionally*.			
Reliability test for Condemnation of the Condemners					
Condemnation of the Condemners	COC1	If I buy stolen goods, the marketer/seller is doing wrong, not me	5.76	.765	.882
	COC2	It is the market system and seller who is responsible for my purchase of stolen goods - not me.	5.74	.805	
	COC3	In my opinion, the seller is morally obligated to my purchase of stolen goods, not me.	5.62	.744	
	COC4	I buy stolen goods because the government and legal bodies fail to stop the sale of stolen goods. *	-	-	
Reliability test for Appeal to higher Loyalty					
Appeal to higher Loyalty	AHL1	It is okay to buy stolen goods in order to help a friend in need	9.04	.838	.913
	AHL2	It is okay to buy stolen goods if it is to help others	8.90	.784	
	AHL3	It is all right to buy stolen goods if any family members, friends, or any important ones who do not have money and ask me to buy such goods.	8.98	.757	
	AHL4	It is all right to buy stolen goods if it to <i>help the needy and poor</i> people.	8.72	.840	
Reliability test for Personal Principles					
Personal Principles	PP1	In general, I buy cheaper products, and stolen goods are cheaper.	5.56	.523	.654
	PP2	<i>I'm not the kind of person</i> who always buys legitimate goods	5.64	.395	
	PP3	<i>I don't mind</i> whether the product has been stolen or not. I am interested in the products and my own advantage	5.92	.485	
Reliability test for Normality of Behavior					
Normality of Behavior	NOR1	Because <i>everybody</i> purchasing it and it is very common	5.96	.665	.738
	NOR2	Because most people I know are buying and it is <i>very normal</i> here	5.88	.582	
	NOR3	If I don't take advantage of a situation, <i>someone else</i> will buy it	5.56	.451	
	NOR4	If I am not buying stolen goods, <i>someone else</i> will buy it.*	-	-	
Reliability test for Purchase of stolen goods					
Purchase of stolen goods	POS1	I bought stolen goods during the last twelve months	4.76	.638	.853
	POS2	I purchased stolen goods in the past two years	4.74	.729	

	POS3	I have purchased stolen goods in the last three years	4.90	.814	
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Appendix 6. FACTOR ANALYSIS

	Scale item	Mean	Std. Deviation	Factor Loading	Commonality
PSG1	I bought stolen goods during the last twelve months.	2.44	1.527	-.708	.575
PSG2	I purchased stolen goods in the past two years.	2.46	1.474	-.754	.577
PSG3	I have purchased stolen goods in the last three years.	2.30	1.418	-.872	.806
DOR1	Since the stolen goods are cheap and affordable, legitimate goods are very expensive and out of my affordability.	3.24	1.302	.724	.584
DOR2	If someone has a low income, it is difficult to buy legitimate goods always.	3.16	1.167	.787	.709
DOR3	If the supermarkets or retailers sell products at a reasonable price, I would not have to buy stolen goods.	3.44	1.312	.649	.539
DOR4	Since the seller would not inform, the buyer is unaware that the given products are stolen or illegally obtained.	3.30	1.446	.565	.515
DOV1	Since I am a victim of robbery before, it is okay to take advantage of stolen goods purchases to compensate for my losses.	2.70	1.432	.726	.647
DOV2	It is not wrong to buy stolen goods that are stolen from the rich people.	2.54	1.328	.719	.554
DOV3	It is not wrong to buy stolen goods that are stolen from a wealthy company.	2.56	1.296	.730	.572
DOI1	Because the loss has already happened to the real owner, so purchase of stolen goods by itself would not hurt anybody.	2.68	1.220	.792	.640
DOI2	Since theft already harms the real owner, the purchase of stolen goods by itself would not cause any additional harm to anyone.	2.86	1.294	.812	.733
DOI3	In my opinion, buying stolen goods is an issue, but it's not a serious issue.	2.82	1.273	.602	.402
DOI4	Because I don't believe that people's purchase and consumption of stolen goods can be a direct reason for robbery and theft.	2.98	1.152	.625	.457
COC1	If I buy stolen goods, the marketer/seller is doing wrong, not me.	2.80	1.325	.686	.571

COC2	It is the market system and seller who is responsible for my purchase of stolen goods - not me.	2.82	1.320	.739	.634
COC3	In my opinion, the seller is morally obligated to my purchase of stolen goods, not me.	2.94	1.252	.711	.725
PP1	In general, I buy cheaper products, and stolen goods are cheaper.	3.00	1.294	.721	.576
PP2	I'm not the kind of person who always buys legitimate goods.	2.92	1.338	.356	.348
PP3	I don't mind whether the product has been stolen or not. I am interested in the products and my own advantage.	2.64	1.191	.723	.601
AHL1	It is okay to buy stolen goods in order to help a friend in need.	2.84	1.283	.800	.664
AHL2	It is okay to buy stolen goods if it is to help others.	2.98	1.270	.796	.701
AHL3	It is all right to buy stolen goods if any family members, friends, or any important ones who do not have money and ask me to buy such goods.	2.90	1.182	.876	.778
AHL4	It is all right to buy stolen goods if it to help the needy and poor people.	3.16	1.448	.772	.630
NOR1	Because everybody purchasing it and it is very common.	2.74	1.226	.744	.608
NOR2	Because most people I know are buying and it is very normal here.	2.82	1.304	.677	.571
NOR3	If I don't take advantage of a situation, someone else will buy them.	3.14	1.229	.775	.705
CD1	I feel uncomfortable when I purchase stolen goods.	3.50	1.093	.791	.679
CD2	I feel like I am doing the wrong thing.	3.50	1.111	.805	.786
CD3	I wonder if I really need to purchase a good which is stolen/illegally obtained.	3.52	1.216	.851	.800
CD4	I feel morally wrong about my buying of stolen things.	3.26	1.121	.833	.748
CD5	After I purchase a product, I usually wonder whether the product could be a stolen good and I've been fooled by the seller.	3.34	1.206	.855	.745
CD6	After I purchased a product, I wonder whether there was something morally wrong with my purchase.	3.46	1.147	.820	.695
EC1	I often feel necessary to compromise my ethical beliefs in order to buy stolen goods.	3.10	1.249	.635	.475
EC2	I feel discomfort when I compromise my ethical beliefs in order to buy stolen goods.	3.56	1.013	.846	.726

EC3	There a conflict exists between my ethical values and my purchases of stolen goods.	3.46	1.281	.752	.627
EC4	There a conflict exists between my purchase of stolen goods and what I feel is morally right.	3.22	1.250	.756	.578
COG1	Purchase of stolen goods makes me feel guilty.	3.34	1.239	.401	.438
COG2	Purchase of stolen goods makes me feel regretful.	3.10	1.298	.499	.451
COG3	I feel sad and apologizing for my act.	3.22	1.329	.867	.843
COG4	I regret for helping the crime and the criminals.	3.26	1.367	.794	.695

EFA was tested to all indicators with Principal Axis Factoring and Promax with Kaiser Normalization. KMO has shown the sample adequacy for EFA analyses, and KMO value was satisfactory. According to Osborne et al. (2008), when EFA was tested with Principal Axis Factoring and Promax with Kaiser Normalization, the value of commonalities greater than 0.4 is acceptable. At the same time, as per the Child (2006), the author suggests that commonalities lower than 0.20 should be eliminated.

Appendix 7. SUMMARY OF DESCRIPTIVE STATISTICS

	Mean	Median	Standard Deviation	Excess Kurtosis	Skewness
PSG1	2.172	2	1.347	-0.762	0.749
PSG2	2.164	2	1.374	-0.492	0.889
PSG3	2.391	2	1.336	-0.987	0.506
DOR1	3.422	4	1.361	-1.052	-0.444
DOR2	3.352	4	1.216	-0.695	-0.414
DOR3	3.469	4	1.237	-0.681	-0.529
DOR4	3.367	4	1.328	-0.931	-0.398
DOV1	2.531	2	1.287	-0.838	0.465
DOV2	2.719	3	1.299	-1.058	0.213
DOV3	2.711	3	1.238	-0.916	0.218
DOI1	2.93	3	1.232	-0.923	0.009

DOI2	2.914	3	1.219	-1.018	0.035
DOI3	2.891	3	1.288	-1.072	0.096
DOI4	2.961	3	1.271	-1.016	-0.018
COC1	2.898	3	1.286	-1.033	0.058
COC2	3.008	3	1.234	-0.872	-0.166
COC3	3.00	3	1.205	-0.879	-0.054
PP1	3.023	3	1.24	-0.947	-0.12
PP2	2.984	3	1.293	-1.125	-0.015
PP3	2.984	3	1.244	-0.976	-0.044
AHL1	2.844	3	1.284	-1.12	0.005
AHL2	3.133	3	1.233	-0.907	-0.257
AHL3	3.109	3	1.245	-0.944	-0.112
AHL4	3.086	3	1.299	-1.079	-0.118
NOR1	2.977	3	1.278	-1.119	-0.001
NOR2	2.883	3	1.303	-1.059	0.156
NOR3	3.188	3	1.285	-0.974	-0.267
COD1	3.141	3	1.21	-0.844	-0.194
COD2	3.25	3	1.173	-0.762	-0.235
COD3	3.273	3	1.248	-0.975	-0.192
COD4	3.156	3	1.162	-0.903	-0.098
COD5	3.109	3	1.200	-0.892	-0.131
COD6	3.148	3	1.139	-0.729	-0.136
EC1	3.078	3	1.229	-0.961	-0.125
EC2	3.492	4	1.075	-0.4	-0.476
EC3	3.359	4	1.261	-0.839	-0.423
EC4	3.172	3	1.167	-0.821	-0.132

CONG1	3.133	3	1.307	-1.026	-0.143
CONG2	2.984	3	1.299	-1.052	0.008
CONG3	3.00	3	1.42	-1.284	0.116
CONG4	2.992	3	1.372	-1.173	-0.041

Appendix 8. KMO and BARTLETT'S TEST

Appendix 7: KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.833
Bartlett's Test of Sphericity	Approx. Chi-Square	3541.293
	df	820
	Sig.	.000

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