

Development of a Scale on e-Consumers' Attitudes towards Ethically Questionable Online Behaviors*

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Abstract

The purpose of this study is to develop a valid and reliable scale to measure e-consumers' attitudes towards ethically questionable online behaviors (e-CEQOB). A scale measuring e-consumers' attitudes towards such behaviors was developed using the conventional steps of scale development of Churchill (1979). The generated items were reduced to 24 items following EFA. The psychometric properties of e-CEQOB were assessed on two independent non-student samples in Istanbul, Turkey (Sample 1, N=635, and Sample 2, N=880 – randomly split into two (G1, n=438, G2, n=442)). The e-CEQOB scale was statistically confirmed and validated using CFA and Maximum Likelihood Estimation (Lisrel 8.72). As a result of EFA and CFA, a 24-item, five-factor multi-dimensional construct on e-CEQOB was developed and its reliability and validity were tested and confirmed. Taking into consideration the gap in the literature, this study has developed and validated an instrument that measures e-consumers' attitudes towards ethically questionable online behaviors. Although there are a limited number of studies on such, none has attempted to develop a scale using the conventional steps of scale development and none has been tested for validity and reliability, nor has any been widely accepted. This study fills this gap and presents a reliable and valid scale to measure the attitudes of e-consumers towards ethically questionable online behaviors (e-CEQOB). The creation of e-CEQOB serves as an opportunity for researchers studying in this rapidly developing medium to extend their research to critical ethical issues. The application

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of e-CEQOB to different cultures is important for testing its reliability and validity in different cultures in order to improve its validity.

Keywords. ethically questionable consumer behaviors, ethically questionable online consumer behaviors, e-CEQOB, scale development, consumer ethics, CES.

E-Tüketicilerin Şüpheli Online Etik Davranışlara Karşı Tutumlarını Ölçmeye Yönelik Bir Ölçek Geliştirme Çalışması

Özet

Bu çalışmanın amacı e-tüketicilerin şüpheli online etik davranışlara karşı tutumlarını (e-CEQOB) ölçmeye yönelik geçerli ve güvenilir bir ölçek geliştirmeye çalışmaktır. E-tüketicilerin şüpheli online etik davranışlara karşı tutumlarını ölçmeye yönelik bir ölçek geliştirmek için Churchill'in (1979) bilinen ölçek geliştirme sürecinin aşamaları takip edilmiştir. Oluşturulan maddeler Açımlayıcı Faktör Analizi sonucunda 24 maddeye düşmüştür. e-CEQOB ölçeğinin psikometrik özellikleri İstanbul, Türkiye'de birbirinden bağımsız iki farklı öğrenci-dışı örneklem üzerinde değerlendirilmiştir (Örneklem 1, N=635; Örneklem 2, N=800- tesadüfi olarak ikiye bölünmüştür (G1, n=438, G2, n=442)). e-CEQOB ölçeğinin geçerliliği istatistiksel olarak Doğrulayıcı Faktör Analizi'nde En Büyük Olabilirlik Kestirimi yöntemi (Lisrel 8.72) kullanılarak test edilmiştir. Açımlayıcı ve Doğrulayıcı Faktör Analizleri sonucunda, güvenilirliği ve geçerliliği test edilip doğrulanmış bir 24 maddeli, beş faktörlü çok boyutlu bir yapıya sahip e-CEQOB ölçeği geliştirilmiştir. Literatürde e-tüketicilerin şüpheli online etik davranışlara karşı tutumlarını ölçmeye yönelik sınırlı sayıda çalışma olmasına rağmen, hiçbiri ölçek geliştirmenin bilinen adımlarını kullanarak geçerliliği ve güvenilirliği kanıtlanmış bir ölçeği geliştirmeye çalışmamış olduğundan, bu konu üzerine herhangi bir ölçek geniş kitlelerce kabul görmemiştir. Bu çalışma bu boşluğu doldurarak e-tüketicilerin şüpheli etik online davranışlara karşı tutumlarını ölçen güvenilir ve geçerli bir ölçek (e-CEQOB) sunmaktadır. e-CEQOB'un geliştirilmesi bu alanda çalışan araştırmacıların araştırmalarını hızla gelişen bu yeni mecra da genişletebilmeleri için bir fırsat sunmaktadır. e-CEQOB'un farklı kültürlerde test edilmesi ölçeğin farklı kültürlerde güvenilirlik ve geçerliliğinin kanıtlanması açısından önem taşımaktadır.

Anahtar kelimeler: tüketicide şüpheli etik davranışı, tüketicide online şüpheli etik davranışı, e-CEQOB, ölçek geliştirme, tüketicici etiği, CES.

The substantial growth in the use of smart phones and tablets has made it possible to connect to the Internet from any location. This advancement has triggered the number of online shoppers and expanded the online market (Lu et al., 2013). An analysis of the total number of Internet users worldwide shows a dramatic growth (566.4%) from 2000 to 2012, during which the total number of Internet users worldwide has exceeded 2 million by the end of 2012 (www.internetworldstats.com, 02.05.2014, 08:51). Today, around 40% of the world population has an Internet connection where the period from 1999 to 2013 witnessed a tenfold increase (www.internetlivestats.com/

internet-users, 02.05.2014). The use of the Internet is so widespread that it is used by a significant number of consumers during some stage of their consumption activities (Chatzidakis and Mitussis, 2007). The pervasiveness of the Internet has profoundly affected the consumer behavior literature giving rise to the question as to the extent to which consumers behave the same online as compared to their offline retail settings. Online consumer behaviors have become a highly debatable and a growing area of focus (eg.; Koufaris, 2002; Ahuja et al., 2003; Chan et al., 2003; Cheung et al., 2005; Holzwarth et al., 2006; Darley et al., 2010; Richard et al., 2010; Mazaheri et al., 2011).

The Internet has distinct characteristics that set it apart from the physical environment. Johnson (1997: 61-62) states that “scope” (the ability to reach an enormous amount of people all over the world), “anonymity” (not revealing one’s identity) and “reproducibility” (copying content without the consent of the source) are the three features of the Internet that make it a medium vulnerable to ethically questionable behaviors. It appears that the Internet is devolving into a medium where it is easy to behave unethically (Freestone and Mitchell, 2004). Due to these unique features, consumers’ ethical evaluations and expectations are also different from their evaluations and expectations in the traditional retail settings (Roman, 2007). As individuals spend more time online and as mobile connections increase exponentially, ethically questionable behaviors on the Internet are becoming an area of concern. Although in response to these problems new regulations are being developed and codes of ethics are being created or laws are being enforced, a number of incidents show that these are limited for regulating online behavior, and that the only solution may be achieved through individuals acting ethically on their own (Johnson, 1997) or by employing “ethical self-regulation” (Spinello, 2001: 149). As ethically questionable behaviors on the Internet may cause undesirable costs and consequences to firms and societies, it is important that a scale be developed to measure the attitudes of e-consumers towards ethically questionable online behaviors.

Among the extant literature, a few studies focus on consumers’ attitudes towards ethically questionable online behaviors among which some have proposed a model (eg. Freestone and Mitchell, 2004; McMohan and Cohen, 2009; and Kavuk et al., 2011). However, no prior study to our knowledge has applied the conventional and systematic steps of scale development. Considering this gap in the literature, this study has developed and validated an instrument that measures e-consumers’ attitudes towards ethically questionable online behaviors (e-CEQOB). The absence of a reliable and validated scale directly measuring such attitudes on the Internet led the authors to handle the issue from the most basic and initial point of consumer ethics. Hence the reliable, validated Consumer Ethics Scale (CES) by Muncy and Vitell (1992) was taken as a basis for e-CEQOB.

It should be noted that, rather than having a theoretical contribution, the main focus of this study is to contribute to e-consumer ethics literature by presenting a measurement instrument focusing on attitudes of e-consumers towards ethically questionable online behaviors. The major issue here was to assess the extent to which an existing scale on measuring consumers’ beliefs on ethically questionable behaviors in traditional retail settings (i.e. CES) may be adapted to online settings. Could a few minor adaptations be

adequate for the validity of this scale in online environments? Bearden and Netemeyer (1999) strongly emphasize that researchers should follow a number of procedures to ensure that the scales they use to measure a phenomenon are psychometrically sound. DeVellis (1991: 10) laid emphasis on this issue stating that, “investigators should strive for an isomorphism between the theoretical constructs in which they have an interest and the methods of measurement they use to operationalize them. Poor measurement imposes an absolute limit on the validity of the conclusions one can reach.” Therefore, a theoretical contribution to literature with poor measurement ends up with harm rather than a contribution to theory. Thus in order to avoid the above mentioned problems, all steps regarding scale development were followed for the development of e-CEQOB.

Literature Review

As the purpose of this study is to develop a valid and reliable scale to measure e-consumers' attitudes towards ethically questionable online behaviors, the theoretical constructs which were directly related to this topic were included in the scope of the literature review. As the study tries to develop a scale to measure the attitudes of online users, a brief description of attitude theory in consumer behavior is initially provided followed by consumer ethics literature, and questionable consumer behaviors on the Internet and online piracy were three main topics reviewed.

Social psychology has focused on attitude concept for decades (Allport, 1935; Doob, 1947; McGuire, 1985). Ajzen (1989: 241), defined an attitude as “an individual's disposition to respond favorably or unfavorably to an object, person, institution or event, or to any other discriminable aspect of the individual's world.”

According to the three-component model, attitude is proposed as an unobservable psychological construct which is composed of beliefs, feelings, and behavioral components (Katz and Stotland, 1959; Rosenberg and Hovland, 1960; Eagly and Chaiken, 1993). For the formation of attitudes the literature establishes that cognitive, affective and behavioral processes are needed (Fazio, 1990, 1995; Fazio et al., 1982). When one believes that the attitude object possesses desirable/undesirable attributes, a cognitive route is used in attitude formation. Fishbein and Ajzen's (1975) expectancy-value model is a model that uses the cognitive route to explain attitude formation. According to the expectancy-value model, an attitude toward a given object is formed based on the sum of the expected value of the attributes of the object (Fishbein and Ajzen, 1975). On the other hand, attitudes can be formed by the emotional reactions or past behavior toward the attitude object (Bem, 1972).

In addition to explaining attitude formation, the attitude literature mentions that attitudes lead to behavior. According to the Theory of Planned Behavior (Ajzen, 1991, Fishbein and Ajzen, 1975; Ajzen and Fishbein, 1980), behavioral intentions are formed based on three types of beliefs: personal beliefs about the consequences of a behavior, personal beliefs about control, and social or normative beliefs. According to this model, an individual's attitude is the function of the beliefs she/he holds.

Consumer ethics is defined as “the rightness as opposed to the wrongness of certain actions on the part of the buyer or potential buyer in consumer situations” (Fullerton et al., 1996: 823). In other words, consumer ethics is “the moral principles and standards that guide the behavior of individuals or groups as they obtain, use and dispose of goods and services” (Muncy and Vitell, 1992: 298). A review of consumer ethics literature showed that the consumer ethics scale (CES) by Muncy and Vitell (1992) was one of the most widely used scales in empirical studies on consumer ethics for examining the extent to which consumers believe that certain questionable behaviors are ethical or unethical (Vitell and Muncy, 1992, Vitell, 2003; Vitell and Muncy, 2005).

Regarding online ethics, the need for research on ethical consumer behavior in the realm of virtual reality has been sparked by increased online shopping. However, despite this increase in virtual activities, the number of studies focusing on the attitudes of consumers towards internet related misbehaviors is limited (Freestone and Mitchell, 2004), and, although there is a vast amount of literature considering the role of the Internet on ethical consumer behavior, not too many studies have focused on these two issues together (Chatzidakis and Mitussis, 2007). Furthermore, the existing studies focus mostly on computer professionals rather than on consumers (Chatzidakis and Mitussis, 2007), hence the need for further studies on e-consumers' ethically questionable online behaviors.

Potential ethical consequences particular to Internet consumers lie in three of its unique characteristics, namely scope, anonymity, and reproducibility (Johnson, 1997). Scope refers to the factors that distinguish the Internet from other media such as the number of individuals reached, speed and availability to individuals; anonymity refers to the ability of individuals to communicate without revealing any identity; and reproducibility refers to the ability of users to reproduce information online without loss of value and in a way that the originator does not notice (Chatzidakis and Mitussis, 2007). These characteristics of the Internet make it a vulnerable medium where it is quite easy to behave unethically. Similarly, advances in technology have resulted in new forms of behavior where new ethical problems have arisen (McMohan and Cohen, 2009). As Freestone and Mitchell (2004) point out, in some countries, as many as 78% of companies suffer from hacking, with an average cost of each attack estimated at 30,000 British pounds.

Regarding misbehaviors on the Internet, Freestone and Mitchell (2004) have applied a 23-item questionnaire to categorize five dimensions: illegal; questionable; hacking; human Internet trade; and downloading. A similar study by McMohan and Cohen (2009) used a 20-item questionnaire on questionable behaviors on the Internet. In this study, the same 20 items measured both ethical judgements (highly ethical-highly unethical) and behavior intentions (highly likely-highly unlikely) of business students where the results of factor analysis revealed that items loaded differently for ethical judgements and behavior intentions scales. Although the items loaded differently for the two scales, three dimensions were common and interpretable: hacking intention and behaviors; downloading of music and movies; and software piracy. Likewise, a study conducted in Turkey on a sample of 1761 6th, 7th and 8th grade students revealed that among the 19 questionable behaviors on the

Internet, the most commonly displayed questionable behaviors were “using ready-made homework websites,” followed by “using friendship websites” (companion seeking) and “using pirated software,” whereas the least displayed questionable behavior on the Internet was “making shameful talks over the Internet” (Kavuk *et al.*, 2011).

A table based on the review of literature focusing on studies about ethically questionable online behaviors, consumer ethics, consumer ethics scale (CES) and online consumer ethics is given in Table 1. Online piracy is also included in the table since downloading music, movies, games or software from the Internet without making any payment is quite common, particularly among young internet users (Altschuller and Benbunan-Fich, 2009). The studies in Table 1 were categorized according to the main constructs used in the research and the various samples on which they were conducted (US, non-US and cross-cultural).

Table 1
Results of the Literature Review on Consumer Ethics, CES*, Questionable Consumer Behaviors on the Internet, and Online Piracy

CONSTRUCTS	SAMPLE		
	US	NON-US	CROSS-CULTURAL
Theoretical consumer ethics studies	Stampfl (1979); Fukukawa (2003); Vitell (2003); Chatzidakis <i>et al.</i> (2006); Brinkmann&Peattie (2008); Vitell (2009)		
CES	Vitell & Muncy (1992); Muncy & Vitell (1992); Vitell & Muncy (2005)	Chan <i>et al.</i> (1998); Lu & Lu (2010); Teck-Chai & Kum-Lung (2009)	Polonski <i>et al.</i> (2001)
CES & Self-Ideology**	Al-Khatib <i>et al.</i> (1995); Swaidan <i>et al.</i> (2003); Swaidan <i>et al.</i> (2004)		
CES & Self Ideology & Machiavellianism	Vitell <i>et al.</i> (1991); Rawwas <i>et al.</i> (1994)	Rawwas (1996); Erffmeyer <i>et al.</i> (1999); Al-Khatib <i>et al.</i> (2004); Bonsu & Zwick (2007); Zhao & Xu (2013)	Al-Khatib <i>et al.</i> (1997); Rawwas <i>et al.</i> (1998); Al-Khatib <i>et al.</i> (2005); Rawwas <i>et al.</i> (2005); Rawwas <i>et al.</i> (1995)
CES & Self Ideology & Consumer Alienation & Religiosity	Vitell & Paolillo (2003)		
CES & Religiosity	Vitell <i>et al.</i> (2005)		Schneider <i>et al.</i> (2011)
CES & Self Ideology & Machiavellianism & other constructs		Van Kenhove <i>et al.</i> (2001)	Rawwas (2001)

Table 1-continued

CONSTRUCTS	SAMPLE		
	US	NON-US	CROSS-CULTURAL
CES & other constructs	Rallapalli <i>et al.</i> (1994); Eastman <i>et al.</i> (1996); Suter <i>et al.</i> (2004); Muncy & Eastman (1998); Steenhaut & Van Kenhove (2006a); Vitell <i>et al.</i> (2006); Vitell <i>et al.</i> (2007); Bock & Van Kenhove (2010); Kozar & Marcketti (2011); Swaidan (2012)	Van Kenhove <i>et al.</i> (2003); Chiou & Pan (2008); Liu <i>et al.</i> (2009); Kavak <i>et al.</i> (2009); Lu & Lu (2010); Chowdhury & Fernando (2013a); Chowdhury & Fernando (2013b); Arli & Tjiptono (2013)	Mitchell <i>et al.</i> (2009); Lee <i>et al.</i> (2010); Patwardhan <i>et al.</i> (2012)
Other consumer ethics studies not directly using CES (other scale)	Kallis <i>et al.</i> (1986); Vitell & Davis (1990); Swaidan <i>et al.</i> (2006); Steenhaut & Van Kenhove (2006b)	Mitchell & Chan (2002); D'Astous & Legendre (2009)	
Other consumer ethics studies not directly using CES (experiment/scenarios)	Fullerton <i>et al.</i> (1996); Singhapakdi <i>et al.</i> (1999); Vitell <i>et al.</i> (2001); Steenhaut & Van Kenhove (2005); Putrevu & Swimberghek (2013)	Fukukawa (2002); Fukukawa & Ennew (2010); Bakar <i>et al.</i> (2013)	Fullerton <i>et al.</i> (1997); Babakus <i>et al.</i> (2004); Marta <i>et al.</i> (2004); Rao & Wugayan (2005); Neale & Fullerton (2010)
Other consumer ethics studies not directly using CES (qualitative)		Carrigan & Attalla (2001); Wagner-Tsukamoto (2009); Shaw <i>et al.</i> (2005)	Belk <i>et al.</i> (2005)
Questionable consumer behaviors on the Internet	Freestone & Mitchell (2004); Roman (2007); Chatzidakis & Mitussis (2007); Harris & Dumas (2009); McMohan and Cohen (2009); Limbu <i>et al.</i> (2011); Limbu <i>et al.</i> (2012)	Kavuk <i>et al.</i> (2011)	
Online Piracy	Sinha & Mandel (2008)	Yoon (2011), Wang <i>et al.</i> (2012)	
Online Software Piracy	Gopal & Sanders (1998); Seale <i>et al.</i> (1998); Bhattacharjee <i>et al.</i> (2000); Wagner & Sanders (2001); Gupta <i>et al.</i> (2004); Douglas <i>et al.</i> (2007); Hinduja (2007); Cronan & Al-Rafee (2008)	Thong & Yap (1998); Tan (2002); Wang <i>et al.</i> (2005); Chiu <i>et al.</i> (2008); Hsu & Shiue (2008); Chen <i>et al.</i> (2009); Aleassa <i>et al.</i> (2011)	Gopal & Sanders (2000)

Table 1-continued

CONSTRUCTS	SAMPLE		
	US	NON-US	CROSS-CULTURAL
Online Music Piracy	Bhattacharjee <i>et al.</i> (2003); Gopal <i>et al.</i> (2003); Levin <i>et al.</i> (2004); Levin <i>et al.</i> (2007); Gopal <i>et al.</i> (2006); Shang <i>et al.</i> (2008); Lysonski & Durvasula (2008); Coyle <i>et al.</i> (2009); Altschuller & Benbunan-Fich (2009)	D'Astous <i>et al.</i> (2005); Robertson <i>et al.</i> (2012); Weijters <i>et al.</i> (2014)	
Online Movie Piracy		Jacobs <i>et al.</i> (2012); Phau <i>et al.</i> (2014).	

*CES (Consumer Ethics Scale)=scale developed by Muncy and Vitell (1992) also known as MVQ

**Self-Ideology=Idealism and Relativism

As seen in Table 1, a few studies on consumer ethics are theoretical, but most that use CES are empirical. Additionally, many studies relate CES with other constructs such as self-ideology, Machiavellianism, consumer alienation, religiosity, etc. Furthermore, a group of studies measure consumer ethics using either scales other than CES or via different approaches such as experiments, scenarios or qualitative research.

As mentioned above, Table 1 also includes examples of studies on questionable consumer behaviors on the Internet, online piracy in general, online software piracy, online music piracy and online movie piracy. Among the ethically questionable behaviors on the Internet, online piracy is a crucial problem that occurs in almost all kinds of online media (Phau *et al.*, 2014). A short and general assessment of online piracy shows that online piracy is the act of illegally copying and/or downloading copyrighted software or online materials such as software, music, movies, etc. (Yoon, 2011). Similarly, software piracy, also known as softlifting, "is defined as the unauthorized use, duplication, distribution, or sale of commercially available software" (Moore and Dhillon, 2000: 88). Although shoplifting is considered illegal by consumers when it occurs in the actual world (e.g. Kallis *et al.* 1986; Moschis and Powell, 1986; Cox *et al.*, 1990; Tonglet, 2002), illegally downloading films or music in a virtual environment is not perceived as wrongful by most users (e.g. Freestone and Mitchell, 2004; Lysonski and Durvasula, 2008; Harris and Dumas, 2009; McMahon and Cohen, 2009). For example, in a study conducted by Freestone and Mitchell (2004) regarding different kinds of questionable behaviors conducted online, the illegal downloading of copyrighted music and movies was considered as the least unethical. As stated by Fukukawa (2002), softlifting and shoplifting are quite related as both embody ethically questionable consumer behaviors comprising some form of theft. However, although both are illegal, shoplifting is a criminal act and considered aberrant consumer behavior (Fullerton and Punj, 1997; Tonglet, 2002), whereas softlifting is not perceived as being unethical and is a fairly common act among consumers. For example, a study conducted by Seale *et al.* (1998) indicated that 31% of respondents admitted that they pirated software. The frequency of online piracy has resulted in many studies, some handling the issue from a general

perspective (for example, Sinha and Mandel, 2008; Yoon, 2011; Wang et al., 2012; etc.), others focusing specifically on music piracy (for example, Bhattacharjee et al., 2003; Gopal et al., 2003; Levin et al., 2004; etc.), file and/or software piracy (for example, Gopal and Sanders, 1997; Gupta et al., 2004; Douglas et al., 2007; Chiu et al., 2008; Chen et al., 2009, etc.), or movie piracy (for example, Jacobs et al., 2012; Phau et al., 2014).

It should be noted that Table 1 includes the studies that could be accessed by the authors specifically on the topics of consumer ethics, CES, online consumer ethics and online piracy. Hence, the table is not exhaustive and may not include all studies on these issues.

Specification of the Domain of the Construct

Due to the rapid penetration of Internet usage and the increasing online presence of consumers, further studies should be conducted to identify consumer misbehaviors in the Internet environment and the ethics of these actions; and consequently the legal precautions that should be taken in order to protect the individual consumer and also societies overall. For this reason, it is important that a scale be developed on measuring the attitudes of e-consumers on ethically questionable behaviors on the Internet.

This study defines the Internet as “one big service” (Zeithamlet al., 2006: 18). Thus, for the purpose of our research, e-consumers, as implied in the above definition, can be broadly identified as individuals who surf, download, share information and content; order and buy products; and interact with other parties and/or individuals on the Internet. In this study, the domain may be specified as the ethically questionable behaviors that the e-consumers may engage in when conducting activities on the Internet.

Scale Development

The scale development process used in this study is based on the conventional guidelines presented by Churchill (1979) and also Malhotra and Birks (2007), Gerbing and Anderson (1988), and Parasuraman et al. (2005). Therefore, the following steps were followed: (i) development of theory, (ii) generation of the initial pool of items, (iii) reducing the set of items based on qualitative judgment, (iv) collection of data (Study 1), (v) statistical analysis to obtain a reliable and valid scale (e-CEQOB), (vi) collection of new data from a different sample (Study 2), (vii) evaluation of reliability and validity of e-CEQOB, and (viii) evaluation of nomological validity of e-CEQOB.

Item Generation

As an initial step, a detailed literature review was conducted and items were generated regarding ethically questionable consumer behaviors on the Internet. Subsequently, a pretest was conducted on 210 business students of three universities in Istanbul, Turkey where a pool of free thought items was generated using a pre-test composed of an open-ended question (*According to you, which online behaviors may be considered as unethical?*). Parallel with the pretest process, class discussions were conducted in

order to generate additional items. As a further step, content analysis was carried out on seven websites of well-known global and national companies which operated solely online (Facebook, E-Bay, Amazon, Gittigidiyor.com, Yemeksepeti, Migros Kanguzum and Biletix). Additionally, the website of the Security General Directorate of Turkey was consulted to identify the online behaviors that were regarded as offensive by Turkish law.

In terms of modifying CES for an online environment, of the 27 original items, only nine were applicable to online situations. Examples of inapplicable items were “changing price tags,” “drinking a can of soda and not paying” and “giving misleading price information to clerk.” Another source of items was the Freestone and Mitchell (2004) study. The pertinent items were translated into Turkish and back translated into English. In order to capture the full scope of online ethics, all issues that may be considered as ethically questionable online behaviors were included in the item generation step of the study. The generated items were presented to three academic colleagues for their expert opinions to specify the domain and dimensionality of the construct and establish face validity. Hence, the results of content analyses, open-ended surveys conducted with students, class discussions and expert opinions all suggested that e-CEQOB possessed content validity. Moreover, a pilot study was conducted on 35 students in order to test the wording and context of the questionnaire, as well as to exclude ambiguous items.

As a result of the exploratory research process, a scale on e-CEQOB consisting of 40 items was retained for further refinement. As e-CEQOB is based on Consumer Ethics Scale (CES) by Muncy and Vitell (1992), the same scale type was used (5-point scale: “5=strongly believe that it is not wrong” to “1=strongly believe that it is wrong”).

Study 1

In order to determine the dimensions and make the psychometric assessment of e-CEQOB, a preliminary study (Study 1) using the 40 items was conducted.

Sample and Data Collection

As generally accepted by researchers, using student samples threatens the external validity and generalizability of scale development due to the non-representativeness and unique characteristics of students (Burnett and Dunne, 1986; Wells, 1993, Yoo and Donthu, 2001). Thus, this study was conducted on a non-student sample.

For Study 1, data were collected through the use of senior undergraduate business students acting as survey interviewers in return for extra credit points on their final examinations. The students were given a short training on surveying methods. Since the study was of an exploratory nature, the sampling method used for Study 1 was convenience sampling. The interviewers were instructed to conduct the surveys in the neighborhoods where they resided. Therefore, surveys were gathered from very different vicinities in Istanbul. The respondents were given a screening question in order to eliminate non-Internet shoppers (*Do you shop online?*). Hence, the unit of analysis for the study consisted of individuals who were online consumers. A total of 771 questionnaires were collected. Incomplete and incorrectly filled questionnaires were eliminated and a total of 681 usable questionnaires remained. Finally, the data were analyzed in terms of

outlier analysis (Mahalanobis distance method), normality, linearity and multicollinearity. As a result, 635 usable questionnaires remained for further analysis (*Student*= 38,2%; *Non-student*=61,8%; *Female*=49,4%; *Male*= 50,6%).

Exploratory Factor Analysis (EFA)

The Cronbach's Alpha score of e-CEQOB was $\alpha=0.94$, showing high internal consistency (Nunnally, 1978). Consistent with Churchill's (1979) scale development procedure, item-to-total correlation statistics were examined and the items below 0.40 were eliminated (Hair et al., 2008). The remaining items were subjected to a series of Exploratory Factor Analyses (EFA) until no items showed factor loadings below 0.55 nor any cross factor loadings. The results of the final EFA using principal component analysis and varimax rotation yielded a total of five factors. In order to further justify the factor structure of e-CEQOB, the scree plot emerging as a result of EFA was examined; a five-factor solution was deemed the most appropriate.

The final five-factor solution consisted of 24 items (Table 2). The Kaiser-Meyer Olkin (KMO) results showed that sampling adequacy was suitable for conducting EFA. The five factors achieved were labeled as "Copyright Violations" ($R^2=35.66$, $\alpha=0.94$); "Spreading Misleading Information and/or Purchasing Fake/Illegal Goods" ($R^2=11.66$, $\alpha=0.84$); "Lying and Misconduct" ($R^2=8.08$, $\alpha=0.79$); "Propensity Towards Viewing/Downloading/Sharing Violent Content" ($R^2=6.14$, $\alpha=0.93$); and "Violation of Privacy" ($R^2=5.16$, $\alpha=0.72$). As can be seen from Table 2, all factors showed high levels of internal consistency (Nunnally, 1978).

Table 2
Exploratory Factor Analysis Results of e-CEQOB (Study 1)

Item Number	Factor 1: <i>Copyright Violations</i>	Factor 2: <i>Spreading Misleading Info. / Purchasing Fake/Illegal Goods</i>	Factor 3: <i>Lying and Misconduct</i>	Factor 4: <i>Propensity Towards Viewing/Downloading/ Sharing Violent Content</i>	Factor 5: <i>Violation of Privacy</i>
6	0.92				
5	0.92				
4	0.86				
7	0.85				
3	0.80				
8	0.64				
25		0.72			
27		0.70			
24		0.65			
26		0.65			
23		0.64			

Table 2-continued

Item Number	Factor 1: Copyright Violations	Factor 2: Spreading Misleading Info. / Purchasing Fake/Illegal Goods	Factor 3: Lying and Misconduct	Factor 4: Propensity Towards Viewing/ Downloading/ Sharing Violent Content	Factor 5: Violation of Privacy
21		0.64			
29		0.57			
28			0.74		
33			0.73		
35			0.67		
40			0.64		
32			0.58		
13				0.91	
14				0.88	
12				0.86	
17					0.81
16					0.79
20					0.57
Cronbach's Alpha (α)	0.94	0.84	0.79	0.93	0.72
Variance Explained (%)	35.67	11.66	8.08	6.14	5.16

Kaiser-Meyer-Olkin (KMO): 0.911; $\chi^2 = 9407.15$; $df = 276$; $p = 0.00$, Total Variance Explained: 66.71%.

* 5=strongly believe that it is not wrong; 1=strongly believe that it is wrong

Confirmatory Factor Analysis (CFA)

In order to purify and assess the construct validity and internal consistency of the 24-item, five-factor e-CEQOB model, a CFA employing Maximum Likelihood Estimation was conducted using Lisrel 8.72 (Jöreskog and Sörbom, 1996). The data showed an acceptable fit to the five-factor model of e-CEQOB (Table 3). Hence, this was accepted as the proposed e-CEQOB model for further analysis.

Reliability and Validity Measures

Reliability and validity of e-CEQOB were assessed using composite reliability (CR) and average variance extracted (AVE) measures. The composite reliability scores of the factors were between 0.94 - 0.73 (Table 4), indicating that the model's construct reliability was high as the scores were over the threshold level of 0.60 as indicated by Fornell and Larcker (1981).

Table 3
Confirmatory Factor Analysis Results of e-CEQOB
 (Study 1, N=635)

Item No	Standardized Loadings (t-values)				
	Factor 1: <i>Copyright Violations</i>	Factor 2: <i>Spreading Misleading Info. / Purchasing Fake/Illegal Goods</i>	Factor 3: <i>Lying and Misconduct</i>	Factor 4: <i>Propensity Towards Viewing/ Downloading/ Sharing Violent Content</i>	Factor 5: <i>Violation of Privacy</i>
6	0.96 (32.53)				
5	0.95 (32.31)				
4	0.85 (26.75)				
7	0.85 (26.40)				
3	0.77 (23.00)				
8	0.63 (17.52)				
25		0.69 (18.90)			
27		0.66 (17.58)			
24		0.73 (20.22)			
26		0.70 (19.16)			
23		0.69 (18.75)			
21		0.55 (14.04)			
29		0.67 (18.04)			
28			0.66 (17.14)		
33			0.69 (18.31)		
35			0.64 (16.54)		
40			0.68 (17.80)		
32			0.65 (16.74)		
13				0.96 (31.84)	
14				0.89 (28.43)	
12				0.87 (27.31)	
17					0.75 (18.74)
16					0.74 (18.55)
20					0.57 (13.80)

$\chi^2=1118.92$, $df=242$; $CFI=0.91$; $NFI=0.89$; $AGFI=0.84$; $IFI=0.91$; $RMSEA=0.076$; $SRMR=0.071$

Construct Validity (Convergent and Discriminant Validity)

In order to test for convergent validity, the standardized loading estimates achieved through CFA were inspected. It was found that all loaded significantly and substantively onto their respective constructs, providing evidence for convergent validity. Hair et. al. (2008) recommend that all standardized loadings be above the cut-off point of 0.70. and Bagozzi and Yi (1988) suggest that standardized loadings of items greater than 0.60 are adequate. For e-CEQOB, the standardized loadings were between 0.55-0.96, providing adequate evidence of convergent validity (Table 3).

An alternative measure of convergent validity is achieved through calculating AVE values pertaining to the factors where AVE scores of 0.50 or greater suggest adequate convergent validity (Fornell and Larcker, 1981). AVE scores of Factor 1 and Factor 4 are well above 0.50 (0.71 and 0.82 respectively) and the AVE for Factor 2, Factor 3, and Factor 5 are slightly below 0.50 (0.45, 0.44 and 0.48 respectively), indicating that convergent validity is achieved (Table 4).

To test for discriminant validity, the AVE estimates for the five factors were compared with the shared variance of the five factors. Table 4 shows the correlations of the factors where on the diagonal, the square root AVE values of each factor are given. For all factors, the square root AVE values for each factor are greater than the correlations of the factors, except for only one score (F2-F3=0.71 which is slightly higher than the square root AVE values of F2, F3 and F5), supporting the discriminant validity of the constructs of e-CEQOB.

All of the mentioned measures show that both convergent validity and discriminant validity are achieved; hence, the five-factor model of e-CEQOB may be said to have construct validity.

Table 4
Composite Reliability (CR) and Average Variance Extracted (AVE) Scores and Correlations of the Factors of e-CEQOB Model (Study 1)

	CR	AVE	Correlation				
			F1	F2	F3	F4	F5
F 1	0.94	0.71	<i>0.84*</i>				
F 2	0.85	0.45	0.45	<i>0.67*</i>			
F 3	0.80	0.44	0.32	0.71	<i>0.66*</i>		
F 4	0.93	0.82	0.36	0.43	0.40	<i>0.91*</i>	
F 5	0.73	0.48	0.26	0.51	0.59	0.43	<i>0.69*</i>

**Square root AVE values of each factor*

In order to confirm that a five-factor structure was the most appropriate model for e-CEQOB and at the same time to omit the possibility that the fit of the proposed model has resulted as a statistical coincidence (Kuzucu and Simsek, 2013), CFA analyses comparing several possible factor structures were conducted (Table 5). While deciding on the structure of the factors, EFA was conducted by restricting the number of factors to one, two, three, and four factors, alternatively. Upon inspecting the different factor solutions (Table 5), all models of alternative factor structures were significantly different (all $\Delta\chi^2$, $p \leq 0.01$) from the accepted five-factor structure where the proposed five-factor model showed the best fit.

Table 5
**Comparative Analysis of Models of Various Factor Structures of e-CEQOB
 (Study 1, N=635)**

	One Fact. Structure	Two Fact. Structure	Three Fact. Structure	Four Fact. Structure	Five Fact. Structure
χ^2 (df)	8931.22 (252)	3142.38 (251)	1869.44 (249)	1358.47 (246)	1118.92 (242)
χ^2 / (df)	35.44	12.52	7.51	5.52	4.62
RMSEA	0.24	0.135	0.10	0.084	0.07
NFI	0.49	0.71	0.84	0.87	0.89
CFI	0.50	0.73	0.86	0.89	0.91
IFI	0.50	0.73	0.86	0.89	0.91
SRMR	0.16	0.09	0.09	0.07	0.07
AGFI	0.36	0.65	0.76	0.82	0.84
Critical N	40.55	70.89	123.52	155.37	180.05
$\Delta\chi^2$ *	7812.3	2023.46	750.52	239.55	--
Δ df	10	9	7	4	--
Min. χ^2 Significance ($p \leq 0.01$)	>18.307 Significant	>16.919 Significant	>14.067 Significant	>9.488 Significant	--

*Comparison is made with the proposed five factor model structure.

Study 2

Data were collected from a new sample to further confirm the reliability and validity of e-CEQOB. For Study 2, a total of 923 questionnaires were collected from a non-student sample using convenience sampling, again with the screening question *Do you shop online?* In order to obtain a highly representative population sample, three central locations (Taksim, Bakırköy, Kadıköy) in Istanbul were selected where almost all types of mass transportation were available (metro, ship, bus, taxi, shared taxi, etc.). In these crowded centers, people from all vicinities of Istanbul come to meet, shop and/or transfer to other forms of mass transportation. Hence in these settings, all types of people with varying demographic characteristics gather. The collected questionnaires were subjected to outlier analysis (Mahalanobis distance method), normality, linearity and multicollinearity where a total of 880 usable responses remained for further analysis (*Student*=38.6%; *Non-student*=61.4%; *Female*=47.6%; *Male*= 52.4%).

Nunnally (1978) recommends that the sample volume must be at least 10 observations per item for factor analysis. As e-CEQOB was comprised of 24 items, a minimum of 240 observations was required for Study 2. The total number of valid questionnaires (N=880) exceeded this minimum requirement; thus, the total sample was randomly split into two groups (n=438 and n=442); where the first group (primary group) was used to test the proposed scale and the second group (hold-back group) was used to confirm

the findings achieved from the first group (Weber et al., 2004).

Primary Group Analysis (Group 1)

For the primary group (G1), the analysis was conducted on 438 usable questionnaires. In the CFA all items loaded significantly onto their appropriate latent constructs (path loadings: 0.40-0.96) with the t-values ranging from 8.22 to 26.95 and where all were significant ($p \leq 0.01$), thus providing preliminary evidence of convergent validity. The five-factor model showed an acceptable fit (Table 6).

Table 6
Confirmatory Factor Analysis Results of e-CEQOB (Study 2: (G1: N=438); (G2: N=442))

Item No	Standardized Loadings (t-values)									
	Factor 1: <i>Copyright Violations</i>		Factor 2: <i>Spreading Misleading Info. / Purchasing Fake/Illegal Goods</i>		Factor 3: <i>Lying Miscon.</i>		Factor 4: <i>Violence</i>		Factor 5: <i>Violation of Privacy</i>	
	(G1)	(G2)	(G1)	(G2)	(G1)	(G2)	(G1)	(G2)	(G1)	(G2)
6	0.96 (26.95)	0.96 (27.25)								
5	0.95 (26.54)	0.94 (26.44)								
4	0.81 (20.58)	0.78 (19.50)								
7	0.82 (20.68)	0.84 (13.48)								
3	0.79 (19.72)	0.75 (18.18)								
8	0.56 (12.51)	0.56 (14.59)								
25			0.74 (17.30)	0.68 (15.59)						
27			0.57 (12.32)	0.57 (12.32)						
24			0.79 (19.08)	0.81 (19.96)						
26			0.63 (13.96)	0.60 (13.18)						
23			0.73 (16.89)	0.75 (17.65)						

Table 6-continued

Item No	Standardized Loadings (t-values)									
	Factor 1: Copyright Violations		Factor 2: Spreading Misleading Info. / Purchasing Fake/Illegal Goods		Factor 3: Lying Miscon.		Factor 4: Violence		Factor 5: Violation of Privacy	
	(G1)	(G2)	(G1)	(G2)	(G1)	(G2)	(G1)	(G2)	(G1)	(G2)
21			0.55 (11.70)	0.61 (13.50)						
29			0.55 (11.80)	0.56 (12.17)						
28					0.60 (12.58)	0.59 (12.41)				
33					0.74 (16.57)	0.65 (13.98)				
35					0.44 (8.86)	0.58 (12.20)				
40					0.57 (11.90)	0.55 (11.54)				
32					0.73 (16.36)	0.68 (14.81)				
13							0.95 (26.13)	0.95 (26.62)		
14							0.84 (21.49)	0.82 (20.81)		
12							0.94 (25.86)	0.94 (25.82)		
17									0.89 (21.36)	0.83 (19.00)
16									0.83 (19.49)	0.84 (19.12)
20									0.40 (8.22)	0.43 (8.81)

G1: $\chi^2=805.04$, $df=242$; $CFI=0.91$; $NFI=0.88$; $AGFI=0.84$; $IFI=0.91$; $RMSEA=0.073$; $SRMR=0.072$

G2: $\chi^2=849.74$, $df=242$; $CFI=0.91$; $NFI=0.87$; $AGFI=0.70$; $IFI=0.91$; $RMSEA=0.075$; $SRMR=0.068$

For G1, all factors showed high composite reliabilities (between 0.76-0.94), well above the accepted 0.60 minimum value, providing evidence of construct reliability (Table 7). As a result of CFA, most items were above the cut-off point of 0.70 and loaded significantly onto their corresponding latent constructs with the t-values ranging from 8.22 to 26.95. The AVE scores ranged from 0.33 to 0.83 (Table 6). Although some items were lower than the 0.50 cut-off point, these items were not removed due to the

fact that they significantly loaded on to their respective constructs. Additionally, their removal did not increase internal consistency, and no improvement was achieved on AVE scores. Furthermore, the removal of these items impaired the factor loadings of the remaining items.

Table 7 shows that the square root AVE values of the factors are all higher than the correlations among the factors except for Factor 5 (the square root of AVE is lower than correlations of F2-F3; F2-F5; F3-F5) and Factor 2 (the square root of AVE is lower than the correlation of F2-F3 and F2-F5) showing that adequate discriminant validity is achieved.

Table 7

Composite Reliability (CR), Average Variance Extracted (AVE) Scores and Correlations of e-CEQOB (Study 2, G1)

			Correlations				
	CR	AVE	F1	F2	F3	F4	F5
F1	0.93	0.68	0.83*				
F2	0.84	0.43	0.55	0.66*			
F3	0.76	0.39	0.50	0.75	0.73*		
F4	0.94	0.83	0.43	0.57	0.55	0.91*	
F5	0.76	0.33	0.48	0.67	0.65	0.56	0.58*

* Square root AVE values of each factor.

Hold-Back Group Analysis (Group 2)

The total number of usable questionnaires (n=442) was subjected to CFA. All items of e-CEQOB significantly loaded onto their appropriate factors (t-values: 8.81-27.25; path loadings: 0.43-0.96) where the model showed an acceptable fit (Table 6). All factors showed high composite reliabilities (0.75-0.93), evidencing high construct reliability for G2 (Table 8). The results of CFA showed that all items loaded significantly onto their respective constructs. Additionally, the AVE scores for the factors were between 0.82-0.37. Hence adequate convergent validity was achieved for G2. No items were removed from e-CEQOB although some achieved lower factor loadings than the cut-off point of 0.50.

The square root AVE values of the factors were above the correlations between the factors except for Factor 2 (the square root of AVE is lower than the correlation of F2-F3) and Factor 3 (the square root of AVE is lower than correlations of F2-F3, F2-F4 and F3-F5) (Table 8) showing sufficient discriminant validity.

Table 8
Composite Reliability (CR), Average Variance Extracted (AVE) Scores and Correlations of e-CEQOB (Study 2, G2)

	Correlation						
	CR	AVE	F1	F2	F3	F4	F5
F1	0.92	0.67	0.82*				
F2	0.84	0.44	0.57	0.66*			
F3	0.75	0.37	0.51	0.85	0.61*		
F4	0.93	0.82	0.44	0.62	0.55	0.91*	
F5	0.76	0.53	0.43	0.60	0.65	0.48	0.73*

* Square root AVE values of each factor.

For both G1 and G2, Chi-squared difference tests showed that the alternative factor structured models significantly differed from the five-factor e-CEQOB model ($\Delta\chi^2$, $p \leq 0.01$). For both groups, the best fit was achieved for the five-factor model structures (Table 9).

Table 9
Comparative Analysis of Models of Various Factor Structures of e-CEQOB (STUDY 2 (G1: N=438); (G2: N=442))

	One Fact.		Two Fact.		Three Fact.		Four Fact.		Five Fact.	
	G1	G2	G1	G2	G1	G2	G1	G2	G1	G2
χ^2 (df)	4134.21 (252)	3814.67 (252)	1995.79 (251)	1937.27 (251)	1287.66 (249)	1221.65 (249)	1016.42 (246)	1017.68 (246)	805.04 (242)	849.74 (242)
$\chi^2 / (df)$	16.41	15.14	7.95	7.72	5.17	4.91	4.13	4.14	3.33	3.51
RMSEA	0.188	0.179	0.126	0.123	0.098	0.094	0.085	0.084	0.073	0.075
NFI	0.55	0.55	0.73	0.73	0.82	0.82	0.85	0.85	0.88	0.87
CFI	0.57	0.57	0.75	0.75	0.85	0.85	0.89	0.88	0.91	0.91
IFI	0.57	0.57	0.75	0.75	0.85	0.85	0.89	0.88	0.91	0.91
SRMR	0.10	0.099	0.085	0.083	0.095	0.093	0.072	0.069	0.072	0.068
AGFI	0.48	0.50	0.67	0.68	0.76	0.77	0.80	0.80	0.84	0.70
Cr. N	44.76	46.24	72.96	74.45	107.81	110.82	134.32	199.61	162.32	155.61
$\Delta\chi^{2*}$	3329.17	2964.93	1190.75	1087.53	482.62	371.91	239.55	133.75	--	--
Δdf	10	10	9	9	7	7	4	4	--	--
Min. χ^2 Sig. ($p \leq 0.01$)	>18.307 Sig.	>18.307 Sig.	>16.919 Sig.	>16.919 Sig.	>14.067 Sig.	>14.067 Sig.	>9.488 Sig.	>9.488 Sig.	--	--

* Comparison is made with the proposed five factor model structure.

Nomological Validity

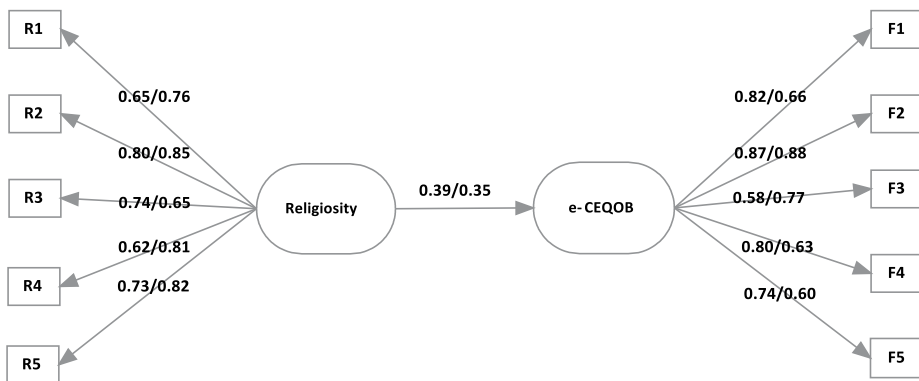
An important aim in developing a scale is establishing the ability of the scale to relate to some other construct and behave as expected, hence achieving nomological validity

(Churchill, 1995; Bagozzi, 1981). In order to assess nomological validity, e-CEQOB was tested against religiosity. According to the theory (i.e. Vitell and Paolillo, 2003; Vitell et al., 2005; Vitell et al., 2006; Vitell, 2009), religiosity is expected to positively influence consumers' ethical beliefs. Those consumers who are more religious are expected to be more ethical (Vitell and Paolillo, 2003: 152). Therefore, it is expected that religiosity would have a statistically significant effect on e-CEQOB.

The scale used to measure religiosity was adopted from Allport and Ross (1967) as a five-point Likert-type scale. According to Allport (1950), the religiosity construct has two dimensions: intrinsic and extrinsic. Similar to Vitell et al. (2005), and Vitell et al. (2006) studies, religiosity was measured as a general religious orientation rather than the choice of a single religion such as Christianity, as the scale was used in a primarily Moslem country (Turkey).

The fourteen-item religiosity scale (see Appendix 2) was subjected to EFA for refinement and elimination of items with low loadings, as it is used on a non-US sample. As a result of EFA (KMO: 0.85, $\chi^2= 2310.35$, $df=10$, $p=0.00$, $R^2=0.674$), four of the twelve original items were eliminated due to low item-to-total correlation scores (below the cut-off point of 0.40). The remaining eight items were subjected to EFA where two dimensions emerged, which were assessed using CFA ($\chi^2= 35$, $df=10$, $p=0.00$). As a result of CFA, the related items loaded significantly onto Factor 1 (intrinsic dimension). However, Factor 2 (extrinsic dimension) was saturated and hence eliminated from further analysis. The results showed that the five-item religiosity scale had high reliability (CR=0.92; AVE=0.70). This dimension was not tested as a single factor but tested through the five items that comprised the mentioned factor (Figure 1).

Figure 1
Nomological Validity Model of e-CEQOB



Standardized Loadings G1/Standardized Loadings G2

G1: $\chi^2=121.39$, $df=34$; CFI=0.96; NFI=0.94; AGFI=0.91; IFI=0.96; RMSEA =0.077; SRMR =0.036
 G2: $\chi^2= 88.31$, $df=34$; CFI=0.98; NFI=0.96; AGFI=0.94; IFI=0.98; RMSEA =0.060; SRMR =0.035

Test results of the structural equation modeling analysis showed that religiosity had a statistically significant and positive impact on e-CEQOB (path loadings: 0.39 (G1); 0.35 (G2)). Moreover, the data showed a high fit to the proposed model indicating that e-CEQOB had high nomological validity.

Discussion and Conclusion

The rapid penetration of Internet usage and the increase in the number of consumer activities on the Internet have created new ethical concerns. The shift towards mobile communication has further increased ethical concerns throughout the world, hence becoming an area of great discussion. In particular, attitudes, values and behaviors related to ethical issues on the Internet have become an area of growing interest (Lau and Yuen, 2014). However, attitudes concerning misbehaviors of consumers on the Internet are still a grey area. There is no consensus on which behaviors of consumers may be considered as being questionable and/or which behaviors may be considered as being unethical in the Internet environment. As noted by Freestone and Mitchell (2004), due to the anonymity of the users, ease of access, "false sense of reality," and distance from human contact, the Internet environment makes the border of illegality vague. As is known, compared to the physical environment, the Internet environment provides a platform that tends to reduce "prosecution risk and social risk" (Chatzidakis and Mitussis, 2007: 313), and at the same time "the low degree of physical proximity leads to psychological distance" (Roman, 2007: 131). As a result, the propensity to engage in unethical activity in the Internet has intensified. This calls for a need for a better understanding of the attitudes of consumers towards misbehaviors on the Internet. This phenomenon calls for better understanding of e-consumers' attitudes towards ethically questionable behaviors on the Internet.

Despite the growing interest in ethical issues on the Internet, to the knowledge of the authors, up until today there are no valid and reliable scales tested for their psychometric properties, although there are a few attempts in the literature to measure the consumers' attitudes towards questionable behaviors on the Internet. Due to the non-existence of a widely used and accepted measure of a scale measuring the attitudes of consumers on online misbehavior, the objective of this research is to develop an instrument to measure e-consumers' attitudes towards ethically questionable behaviors on the Internet.

This study represents a first attempt in developing and testing a scale with substantial reliability and validity to measure the attitudes of e-consumers' towards ethically questionable online behaviors (e-CEQOB). It should be noted that e-CEQOB is not a final measure but a starting point in building and developing a scale to measure e-consumers' attitudes towards ethically questionable online behaviors and thus may further be developed.

Due to the limited number of studies on online consumer ethics and a lack of a scale on measuring the attitudes of e-consumers' towards ethically questionable online behaviors, a mixed research design was adopted as recommended by Churchill (1979), where both qualitative and quantitative research processes were used. As a result of the

scale development process, a multi-item scale to measure e-CEQOB was developed, its psychometric properties were assessed and its relational linkage with another theory (religiosity) was investigated. The empirical evidence supports the internal consistency, reliability, convergent, discriminant and construct validity of the attitudes of e-consumers' towards ethically questionable online behaviors. Furthermore, the statistically significant and positive impact of religiosity on e-CEQOB provides sound evidence of nomological validity. Thus this first attempt in developing e-CEQOB has resulted in a scale that has sufficient reliability and validity.

The multiple steps used in the refinement of the initial pool of items resulted in a finalized 24-item, five-factor multi-dimensional construct of e-CEQOB. The resulting model of e-CEQOB consists of five dimensions: "Copyright Violations," "Spreading Misleading Information and/or Buying Fake/Illegal Goods," "Lying and Misconduct," "Propensity Towards Viewing/Downloading/Sharing Violent Content," and "Privacy Violations" (Appendix 1).

The "Copyright Violations" dimension of e-CEQOB is comprised of six items and includes issues such as downloading software, books, music or movies/television serials without paying any copyright fees; watching online movies without making any payment or using a fake profile to sign up for free software in multiple occasions. This dimension emphasizes the fact that "most people perceive *sofilifting* as harmless and the victims are seen as far removed and impersonal" (Shang et al., 2008: 351).

"Spreading Misleading Information and/or Buying Fake/Illegal Goods" is made up of seven items and takes into account many issues such as starting a negative WOM about a company on the Internet instead of filing a direct complaint, creating and using fake profiles, motivating friends/relatives to bid high price levels at an auction for selling ones' own goods at a better price, buying cheap products on the Internet even if suspecting that they are stolen or fake, and ordering illegal products which all meet at a common point of deceptive activity.

Five items make up the "Lying and Misconduct" dimension which contains issues such as intentionally sending viruses, acting as a hacker, using someone else's signature without his/her consent, returning a damaged product claiming that it was received as such even though the damage is done by the consumer, declaring false information about oneself when selling second hand products. Some of these issues are considered illegal in many countries and have high negative consequences for third parties.

The "Violence" dimension includes items on the issues of downloading, watching or sharing videos on the Internet that contain violence. In many countries, downloading and sharing videos that contain violence is illegal and prohibited.

"Privacy Violations" take into account issues such as disclosing or sharing someone's personal information without his/her consent, using someone else's account for personal reasons without his/her consent, and using someone else's account for consumption reasons, even if the password is obtained with his/her consent.

The five factors of e-CEQOB show high parallelism with the findings of Freestone and Mitchell (2004), where the five factors obtained were labeled as "Illegal Activities," "Questionable Activities," "Hacking Related Activities," "Human Internet Trade," and

“Downloading Material.” One big difference of e-CEQOB from the Freetone and Mitchell (2004) study is the “Human Internet Trade” issue. This dimension was not included in this study as it was not mentioned in the qualitative research stage conducted for item generation. The dimensional structure of e-CEQOB also shows parallelism with the results of the study conducted by McMohan and Cohen (2009). In the mentioned study, the three dimensions that were found to be common in terms of ethical judgements and behavior intentions were hacking intentions and behaviors, downloading of music and movies, and software piracy. Similar to the results of these studies, software piracy was found to be one of the commonly displayed questionable behaviors among the primary school students according to the results of a study conducted in Turkey (Kavuk et al., 2011).

The results of nomological validity show evidence that religiosity has a statistically significant effect on e-CEQOB. Although the results of the exploratory factor analysis of religiosity resulted in two factors which were named as “Obeying Religious Rules” and “Finding Relief,” only the dimension named “Obeying Religious Rules” could be validated by CFA. Therefore, only this dimension of religiosity could be tested against e-CEQOB for achieving nomological validity. The results showed that the “Obeying Religious Rules” dimension of religiosity had a statistically significant effect on e-consumer ethics, as expected.

This study has implications for academic researchers, practitioners and policy makers interested in e-consumer ethics. From an academic perspective, a reliable and valid scale has been developed in measuring attitudes of ethically questionable behavior of consumers in the Internet. This study evidences the fact that although some of the ethical issues from the consumers’ perspective are similar to that of traditional retail settings, some are quite different for the online environment. For this reason, some issues undertaken in traditional settings regarding consumer ethics research may be adopted to the online situations. Nevertheless, it is evident that some differences exist. Therefore, this study may be considered as a starting point in considering consumer ethics in the Internet environment; with it, a reliable and validated scale has been developed to measure e-consumer ethics. This serves an opportunity for researchers studying in this domain to extend their research to this vastly developing medium.

Attitudes of users on e-consumer ethics are important due to the fact that the findings of research in this area may provide information to practitioners and policy makers on understanding which issues are considered wrong and which issues are considered not so wrong. Consumers may be educated via different channels (schools, publicity, advertisements, etc.), especially on activities undertaken in the Internet environment that are illegal but not considered as being very wrong (piracy for example); pointing out that these issues have legal, ethical, privacy and/or economic consequences may improve Internet usage for both businesses and consumers. Additionally, this study highlights the dimensions of misbehaviors on the Internet. Understanding the significance of these unethical situations may aid policy makers in developing regulations concerning online behavior of consumers. It should be noted that a lack of regulations and laws regarding online consumer behavior may lead to a lot of grief and injury to users of the Internet, which furthermore lead to many global debates and conflicts of opinions.

These developments emphasize the need for unveiling the e-consumer ethical issues and the necessity of e-CEQOB. For this reason, it is believed that this study will shed light on the topic of attitudes of consumers regarding unethical behaviors on the Internet. Further application of e-CEQOB on different samples and various cultures will set a framework for policy developers and will accelerate the process of preparing regulations and laws concerning unethical Internet behavior of consumers worldwide.

The creation of e-CEQOB serves an opportunity for researchers studying in this domain to extend their research to ethical issues in this rapidly developing medium. Raising awareness on e-consumers' ethically questionable online behaviors may aid policy makers in creating required regulations because a lack of regulations and laws regarding online consumer behaviors may harm Internet users, and in turn occasion many global debates.

Attitudes of e-consumers regarding ethically questionable online behaviors are important since research in this area may provide information to practitioners and policy makers on which issues are considered as "highly wrong" and "not so wrong." Consumers may be educated, especially on issues not considered highly wrong, by being pointed out that these issues cause harm to individuals and/or firms and have "costs and consequences" (Freestone and Mitchell, 2004: 126).

To summarize, the objective of this study was to try and develop a scale to measure e-consumer ethics. The reliabilities, factor structure and validity tests indicate that the 24-item, five factor e-CEQOB has sound and stable psychometric properties. It is expected that this study will shed light on studies focusing on ethical issues on the Internet from the consumers' perspective. At the same time, as this is a first study in the development of e-CEQOB, further studies using both diverse and cross-cultural samples from various cultures may aid in the development of a more generalizable scale. As pointed out in the study of Dalgic et al. (2011), a new global culture is emerging due to the shift towards a borderless digital world. Therefore, the application of e-CEQOB in different cultures may result in new items and dimensions that could be added to the scale which may lead to a more generalized common measurement instrument for e-consumer ethics universally.

Limitations

Although e-CEQOB was validated in three separate samples and similar results were achieved, this study holds sample specific limitations as the data was collected only in Istanbul, Turkey. Due to time and monetary limitations, a non-probabilistic (convenience) sampling method was applied meaning that the results pertain to the samples tested and may not be generalized. For this reason, e-CEQOB should be applied to a random sample to discover how generalizable these findings are.

Another important limitation is the collection of data in Istanbul, Turkey. Although a limitation, it should be noted that "the Internet culture can be considered global, transcending national and cultural boundaries" (Freestone and Mitchell, 2004: 127). Thus, e-CEQOB will highly benefit all users of the Internet, regardless of their nation.

Nevertheless, the application of e-CEQOB in different cultures is important for testing its reliability and validity as it may result in minor differences in different cultures.

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Appendix 1

Dimensions and Items of Finalized e-CEQOB

F1: COPYRIGHT VIOLATIONS
3. Downloading a software/program without paying the license fee.
4. Downloading a book without paying for the copyright fee.
5. Downloading music without paying for the copyright fee.
6. Downloading a movie/television serial without paying for the copyright fee.
7. Watching online (without downloading) movie/television serial without paying for the copyright fee.
8. Using a fake profile to sign up for a trial version of a software for the second time after the first trial has expired.
F2: SPREADING MISLEADING INFORMATION and/or PURCHASING FAKE/ILLEGAL GOODS
21. Starting negative word of mouth about a company on the Internet instead of filing a direct complaint first.
23. Creating and using fake profiles on Internet.
24. Motivating friends/relatives to bid at high price levels at an auction site in order to be able to sell second- hand goods at higher prices.
25. Starting negative word of mouth about disliked brands and/or sites on the Internet on bad faith.
26. Speculating on the Internet by making exaggerated positive comments about brands/companies for personal benefits.
27. Buying products on the Internet although suspecting that they can be stolen or fake goods.
29. Ordering products on the Internet which are illegal to import into a country.
F3: LYING and MISCONDUCT
28. Intentionally sending viruses to others on the Internet.
32. Acting as a hacker.
33. Using someone else's electronic signature without his/her consent in online consumption activities.
35. Returning a product ordered on the Internet by claiming that it was received damaged although the damage was one's own fault.
40. Declaring false information about second-hand products when selling them on the Internet.
F4: PROPENSITY TOWARDS VIEWING/DOWNLOADING/SHARING VIOLENT CONTENT
12. Downloading videos from the Internet that contain violence.**
13. Watching videos on the Internet that contain violence.**
14. Sharing videos on the Internet that contain violence.**
F5: PRIVACY VIOLATIONS
16. Disclosing someone's personal information and/or messages on the Internet without his/her consent.
17. Sharing someone's personal information/visuals on the Internet (on social networks, websites etc.) without his/her consent.
20. Using someone else's account for consumption reasons, even if the password is obtained with his/her consent.

* 5=strongly believe that it is not wrong; 1=strongly believe that it is wrong

**In order to convey the exact meaning that is implied with the set phrase in Turkish, when used in another language (such as English) an explanation such as (for example violent scenes as torturing people, children, animals; beheading of animals, people, etc. in real life) should be added to these items.

Appendix 2

Religiosity Scale Items Used in Study

Intrinsic dimension:

1. I enjoy reading religion.
 2. It's important for me to spend time in private thought and prayer.
 3. It doesn't much matter what I believe so long as I'm good.*
 4. I have often had a strong sense of God's presence.
 5. I try hard to live all my life according to my religious beliefs.
 6. Although I'm religious I don't let it affect my daily life.*
 7. My whole approach to life is based on my religion.
 8. Although I believe in my religion many other things are more important in my life.*
-

Extrinsic dimension:

9. I go to religious services because it helps me to make friends.*
 10. I pray mainly to gain relief and protection.*
 11. What religion offers me the most is comfort in times of trouble and sorrow.*
 12. Prayer is for peace and happiness.*
 13. I go to religious services mostly to spend time with my friends.*
 14. I go to religious service mainly because I enjoy seeing people I know there.*
-

**eliminated as the result of EFA and CFA*