

Antecedents and Outcomes of Ethical Behavior of Salespeople in Pakistan

^aKhurram Shahzad and ^bNadia Saleem

^aAssociate Professor, Management Sciences, Riphah International University, Islamabad, Pakistan

kshahzad78@yahoo.com

^bFaculty of Management Sciences, Air University, Islamabad, Pakistan

Abstract

This paper examines the impact of four antecedents (reward system, cultural proficiency, training and behavioral control) on ethical behavior of salespeople in Pakistan along with its impact on their job performance. Data was collected via self administered questionnaire from 120 salespeople working in fast food outlets in two cities of Pakistan. Standardized scales were used to measure the study variables on 5 point likert scale. Data was analyzed using correlation and regression analysis. Results suggest that behaviorally control system and cultural proficiency are important determinants of ethical sales behavior and have positive effect on the ethical behavior. Behaving ethically belongs to intrinsic nature and training and reward system did not prove to be significant determinant of ethical behavior. It was also found that ethical behavior positively affects the job performance of salespeople in Pakistan. Implications for future studies and organizational managers have been discussed along with limitation of this study.

Keywords: Ethical sales behavior, reward system, cultural proficiency, training, behavioral control, job performance, Pakistan.

Introduction

This study is conducted in Pakistan where different cultures are present. Every culture has its own requirements. It was important to study the determinants of the ethical sales behavior that are required in such diverse culture as Pakistan. Due to cultural difference many aspects force the sales people to be very trained and knowledgeable about the different cultures and their ethical standards. The sales person should understand the cultural conservatism that prevails in Pakistani environment so that the salesperson can be directed to best potential consumer. This is important for his job performance and future career.

Being ethical is important for salespeople in order to increase the customer trust on the salesperson. This will also provide monetary benefits to salespeople such as sales, good job performance. Being ethical is expensive but it must be considered as future investment by the organization. (Schwab, 1996). Competition among different companies is increasing day by day. It is giving a tough competition to the employees of the organization by keeping profits and a good ethical sales behavior in balance especially for sales force. In the real world the salesperson would find themselves trapped to maintain his job and fulfilling and satisfying the needs of every customer depending on the society norms. (Ergeneli & Arikan, 2002) therefore understanding the ethical sales behavior should include culture know how of any specific region or country. This

must be done to increase the knowledge of the salesperson in order to convince the people to buy the product more effectively and by understanding the right and wrong of every society. In countries where many ethnic values exist and single national culture does not exist then there are many difficulties to understand the way in which people from many culture react to a situation (Abratt & Penman, 2002). We can examine that cultural proficiency, training, reward and behavioral control will increase the ethical sales behavior that will boost the level of performance of sales force.

There are a lot of pressures on salespeople to achieve the targets and goals that can force them to engage in unethical behaviors (Schweitzer et al., 2004). So a proper training and development programs should be design for the sales people to cope with the job stress while following the ethical guidelines in order to get good results. The sales force can obtain good result when their behavior control systems are effective by enhancing their presentation, negotiation, interpersonal communication and other relevant skills (Challagalla & Shervani, 1996).we can deduce that ethical sales behavior can be increased by maintaing an effective control system. The salesperson performance is dependent on desire of reward associated with completion of task (Ingram & Bellenger, 1983).Therefore various reward and appropriate recognition for the ethical sales behavior in job will increase the performance and job satisfaction. It is analyzed that higher job satisfaction of sales people leads to higher level of quality customer interactions when interaction is frequent and it also involved value creating process. (Homberg & stock, 2004).the effective interaction is of great importance in this particular context. The satisfaction of employees will lead to good job career.

The purpose of this study is to analyze the antecedents and outcomes of ethical sales behavior. Which can be examine by studying the relative affect of cultural proficiency, training, reward and control systems of the ethical sales behavior thus, assessing the performance and level of job satisfaction in particular context. This is a challenge for the companies whose revenue is the direct effort of sales force (Kangis & Lago, 1997).This article is very helpful for designing a proper training and development program for salespeople by different organization and companies. This will benefit them in understanding the main factors in introducing the ethical sales behavior and thus increasing the job performance of the employees (salespeople).It is a proper guideline for the instructors to enhance the knowledge level of employees by ethical behavior.

Literature Review

Ethical sales behavior

The focus of this research is to see the salespeople's ethical sales behavior towards the interaction with the customers because most of the salespeople behave differently as compared to competitors or employers. (Chonko & Hunt, 1985). Ethical behavior is based on the philosophy of right and wrong and every action will be determined accordingly. (Gundlach & Murphy).Ethical behavior is very obscure construct and it depends upon situation i.e culture, language, demographics, geographical location etc. (Lagace, 1991).In this context this study focuses on the fair, reasonable and honest long term relationship based on customer satisfaction and trust. These include different activities like providing the true information to customer about the product, selling products according to its need and requirement. (Lagace, 1991). On the other hand Ethical selling behavior increases salesperson's performance and customers' satisfaction which enhance customers' anticipation of future interactions with the salesperson (Roman & Iacobucci.2009).All these factors will increase their professionalism in job.

The conceptual model proposed is shown in figure 1. the determinants we have selected to see the ethical selling behavior is reward system, control system, training and cultural proficiency. This ethical selling behavior in turn influences the job satisfaction and performance of the salespeople. The hypothesized relationship and logic of choosing the variables is explained below.

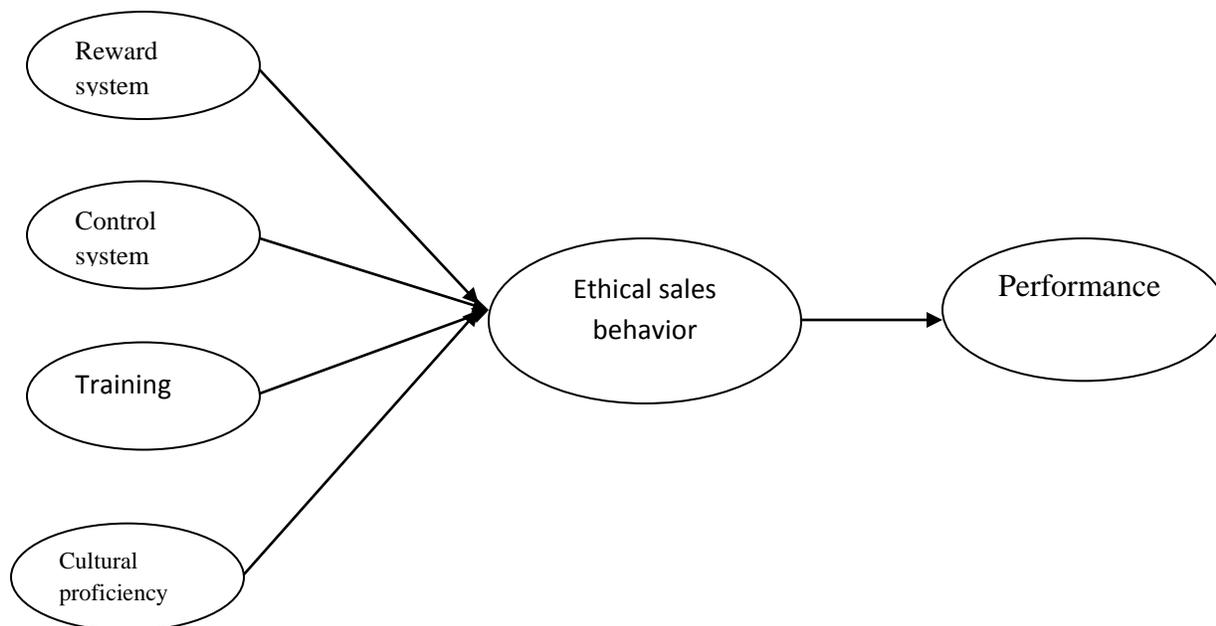


Figure 1: Conceptual model

Determinants of ethical sales behavior

Reward system

It comprises a set of processes through which behaviors are directed and motivated to achieve individual and organizational goals (Chonko et al, 1996). Money is said to be the primary motivator of salespeople and more than the average salespeople, may be driven by the motivation for money. However, the literature presents often inconsistent views of the effect of pay on salespeople. The sales practices that involve direct monetary benefits adversely affect customers, employers and competitors; and on sales people's sensitization of ethical issues. (Abratt & Penman, 2002). Satisfaction with pay has been found to have a significantly positive relationship to performance (Sager, Futrell & Varadarajan, 1989). By assessing the opinion we conclude that rewards do have a large impact on the salesperson performance and satisfaction which leads to the high ethical practices. Rewards can be monetary and can be any incentive based but the recent studies show that monetary reward promotes more ethical behavior. This is because money has been a fundamental need of all people (John & Weitz, 1989). A salary based reward system is more likely to motivate the salesperson to behave ethically and maintaining long term relationship. (Robertson and Anderson, 1993). The first hypothesis is:

H1: the higher the monetary reward of the salespeople, the more the ethical sales behavior

Control system

A behavior based control system refers to the non sales goals. A manager supervises the sales people and they specify the desired behavior and do not settle for the outputs. (Oliver & Anderson, 1994). In behavior based control system the chance of detection of the unethical

behavior is much higher and the opportunities for the unethical behavior decreases with a substantial rate. (Robertson and Anderson, 1993).The most important advantage is that it creates an atmosphere that helps to develop ethical judgment and promotes ethical decision making. (Robertson and Anderson, 1993). Ethical behavior of salespeople will increase the confidence and trust of the people which later increases the level of communication and sales. (Hawes, Mast & Swan, 1989).By behavior based control system the managers will not set the targets for the fast and quick sales which will automatically reduce the level of unethical selling behavior. (John & Weitz, 1989).

H2: the ethical selling behavior tends to rise when the salespeople are assessed through behavior based control system

Training

Training and development is not only a way to solve problems but also a path to build and strengthen underdeveloped skills and open new and potential horizons. (Teas, 1983) Thus, training means contribution to the creation and development of skills and abilities required for a particular job. In sales force management, training is an important task for sales managers especially in organizations that place emphasis on behavior-based control (Anderson & Oliver, 1987).By providing appropriate training and development program for the salespeople, they would be able to behave more professionally and that will enhance their capability to improve their ethical selling behavior.(Sujan et al., 1988). Although training has been identified as a critical sales managers' function but it has attracted very limited attention in the sales force literature. Training has a positive relationship with improving selling behavior (Rich, 1998). Some situations are capable of influencing the sensitivity of salesperson's behaviors from situation to situation but appropriate training and development will help them to maintain ethical selling behavior (Kohli, 1989).The hypothesis is:

H3: training and development of salespeople helps to improve the level of ethical selling behavior.

Cultural proficiency

The cultural environment has become increasingly important for designing and development of marketing strategies and thus it has become widely important for the salespeople to have better understanding of the cultural environment of the country. (Ramsey, R.P, Marshall, G.W, & Johnston, M.W, 2006). Cultural proficiency means understanding of the behaviors, likes and dislikes, right and wrongs of the society. (Roberts & manolis, 2000). Some demographic factors and salespeople's ethical perceptions have differences and similarities between genders within ethically questionable situations. The sales people must know how to communicate with the customers. Salespeople must have the knowledge to interact in a way that is considered ethical and effective in order to continue their job in that environment successfully. (Ergeneli & Ankan, 2002). Businesses do not address the issue of how employees should assess the moral aspects of their actions and incorporate these considerations into their decisions. So moral considerations are ignored .But it is the culture that teaches the salesperson about the morals of a society and also decreases the level of unethical selling behavior. (Fudge & Schlacter, 1999).The hypothesis is :

H4: the higher the cultural know how, the higher will be the salesperson ethical behavior.

Outcomes of Ethical Sales Behavior

Performance

Now we will be focused on the outcomes and results of ethical selling behavior. First item is performance .our purpose is to see and assess the outcome performance which is the result of ethical behavior. Outcome based performance has shown a positive relationship with the sales force effectiveness (Grant & Cravens, 1999). Buyers are inclined to purchase from those salespeople whom they trust. This will definitely increase their outcome based performance. They will be able to achieve their targets and goals if the customer trust them.(Ganesan, 1994).Various researches have shown that personal selling is the most significant element in marketing communications in many businesses of the world and it could be improve through proper training and by providing them appropriate guidance .when the salespeople are well aware of the ethical behavior and communication in the particular locality there will have high level of (sales)performance.(Weitz, 1978).A proper evaluation from the senior manager will help the salespeople to identify the shortcomings in their job performance and there chance of success increases. (Money & Graham, 1999). Ingram (2001) have studied that those salespeople who understand and apply moral judgments in their job are being positively related to the job performance. They are comparatively more successful than other salespeople. The hypothesis is:

H5: the higher level of ethical behavior leads to the higher level of job performance.

Methodology

Population

The data for this study was collected from the fast food restaurants. A total of 200 were questionnaires given to the people. Questionnaires were administered during regularly scheduled meetings to a total of 120 salespeople. All of them completed the questionnaires. Respondents were assured that their responses would be kept confidential.

Sample and Sampling methodology

The sample size is 120 and the method used for collecting data was convenience sampling method. Out of 200, 120 questionnaires were received .The response rate was about 60%.

Scales and Measures

All scales consisted of five-point multiple-item Likert questions from strongly agree to strongly disagree except the age, gender and education. The questions were taken from the research article of Sergio Roma´n and Jose´ Luis Munuera published in 2004.questions were selected from this article because it measures the ethical sales behavior from the customer perspective.

	Cronbach alpha	ESB	CONT	REW	PER	TRA	CUL
ESB	0.804	1					
CONT	0.780	.348(**)	1				
REW	0.880	-.685(**)	-.413(**)	1			
PER	0.645	-.286(*)	-.556(**)	.000	1		
TRA	0.942	-.283(*)	-.659(**)	.681(**)	.173	1	
CUL	0.627	.513(**)	.088	-.198	-.402	.076	1

Fig 3: Reliability Table, Pearson correlation, ** significance at 0.01 level * significance at 0.05 level

The questions for Ethical sales behavior, behavioral control, and reward and job satisfaction were taken from this article. Questions for cultural proficiency and performance were taken from a survey. The scale for these questions was five points multiple item likert scale. The Reliability of the measures was confirmed with coefficient alpha higher than the recommended level of 0.7. Reliabilities of different items are shown in following figure 3.

Results

The correlation table (FIG 3) indicates that behavioral control (.348) and cultural proficiency (.513) are positively and significantly correlated with the ethical sales behavior. Reward system (-.685) and training (-.283) were negatively correlated with the ethical sales behavior. Unexpectedly performance (-.286) proved to be negatively correlated with the ESB. REGRESSTION (Model 1): Predictor: REW, CONT, TRA, CUL, Dependent variable: ESB

VARIABLES	BETA VALUES	T- VALUES	SIG
REW	-.795	-7.042	.000
CONT	.263	2.498	.016
TRA	.408	2.986	.004
CUL	.302	3.589	.001

FIG 4: R square = .675, Adjusted R square =.651, f value= 28.540, Sig= .000

Regression results are shown in figure 4 for first model showing beta and t-values and their significance. The values for the reward is in negative (-.795) while other values are positive and shows a significant variation in the ethical sales behavior. T- Values are significant and all values are above 2 and they are significant except for the behavioral control (.016).the significance values for training and culture are also significant and are less than 0.005.Adjusted r square shows 65% variation is caused by reward, behavioral control, cultural proficiency and training.

(Model 2): Predictor: ESB, Dependent variable: PER

VARIABLES	BETA VALUES	T- VALUES	SIG
ESB	-.286	-2.271	0.27

FIG 5: R square = .082, Adjusted R square = .066, f value =5.157, Sig= .027

In Figure 5 regression values for the second model has been given, the impact of ethical sales behavior on the performance level. The results are not significant because the significance value is more than 0.005.The beta value is also negative and shows that one unit rise in ethical sales behavior will impact negatively on performance .there are many reasons such as performance tends to improve when the reward is monetary or some other compensation benefits. Training and performance are positively correlated (.173) so it can be inferred that proper training can increase the level of performance in work setting. The correlation is quite weak indicating that there can be some other antecedents in Pakistani environment to improve the performance.

Discussion

This article identifies many important and valuable antecedents and outcomes of ethical sales behavior in Pakistani environment. The results are very different from the rest of the

findings and research outcomes. Ethical sales behavior shows a positive correlation with (H2) control system and (H4) culture (Abratt & Penman, 2002). This shows that behavior based control system is helpful to maintain the high level of ethical behavior. Decision of salespeople will be based on self judgment (Sujan et al., 1988). This is inferred that managers should not pressurize their sales force for the high sales volume otherwise they will practice unethical means to achieve the sales target set by the organization (Oliver & Anderson, 1994). High values and norms also help to promote the ethical values in people (Gundlach & Murphy). As a larger part of our lives does and doesn't lie inside our (H4) cultural background so this is evident that people who are familiar with culture are able to communicate successfully because ethics changes with the demographics (Ergeneli & Ankan, 2002). Cultural familiarity plays a significant role in the ethical behavior.

There is a negative relationship between ethical behavior and (H3) training representing that ethics are the intrinsic behavior and cannot be incorporated by training sessions (Anderson & Oliver, 1987). We infer that ethics have its roots inside the cognitive moral development and personality. If the personality facets such as integrity, altruism and openness support the high ethical values of the salespeople then they will continue to exhibit the ethical behavior even without training (Teas, 1983). Due to this reason the (H1) rewards are unable to enhance the ethical behavior (Chonko et al., 1996). If the personality attributes are motivated towards greed, selfishness and unhealthy competition etc then reward cannot play a role in enhancing the ethical behavior (Kohli, 1989). Personality has a significant role in the ethical behavior. People with high morals and good behaviors should be selected in tough personality tests to ensure the selection of the right kind of people.

Ethical behavior does not play an important role in enhancing Performance (H5). People are more motivated towards monetary benefit, promotions and pay raises and concern for ethics is low. (Joseph & Kalwani, 1992). However training is positively correlated and inference can be drawn that if sales people are provided proper training of their job then their satisfaction level will increase but ethical standard will remain the same because there are different types of burdens such as intense competition, peer pressure or money that can force a person to act unethically (Gini, 1997). Absence of code of ethics for the salespeople played a significant impact. It is suggested that there must be proper code of ethics including every aspect of their job to reduce the level of unethical behavior (Dohrenwend, 1959). This will help manager to assess the general behavior of the employee and it can serve as a general guide line for their promotion criteria of salespeople.

In Pakistan, people from the lower middle families adopt this profession for income. Their main purpose is to earn money (Davidson, 2001). Maintaining high values in job is not their concern. They are willing to try every unethical mean to sell the product and meet the desired target allocated by the manager. We can infer that education also contributes to this dilemma as most of the salespeople in Pakistan have only primary education. Less education exposure can be the significant reason for being unethical (Roman & Iacobucci, 2009).

Evidence has shown that the level of performance of salespeople can be weakened if they observe their organization as rewarding the unethical behaviors of employees. (Bellizzi and Hite, 1989). So we conclude that for proper performance the organization has to pay attention to the ethical standard maintenance. If the organization wanted salespeople to work ethically they have to build an environment in which ethical practice can go on with an ease (Ergeneli & Ankan, 2002). The organization should exhibit the behavior in which the ethical selling behavior is mandatory and the unethical practice such as lying to customers and applying deceptive techniques should be discouraged by the organization. They should not be forced to make more

sales which increases stress that will lead salespeople to use unethical tactics to increase the sales (Ingram et al., 2001). We can infer that the organization should award those salespeople who maintain the ethical selling behavior during their job. This will increase their motivation towards ethical behavior and performance.

Managerial Implications

This article also has managerial implications. Managers should try to concentrate the focus of sales people on trust of the customers because it will help them in future. Maintaining ethical standard helps in long term performance so in future the chances of sales will be high due to trust. Managers should instruct them to keep an eye on future sales because adopting unethical practices can only increase temporary one time sales that will affect the future profitability of the organization. For this purpose the managers should give some time to salespeople and listen to their problems and should give effective suggestions to subordinates that should not contradict with the norms, values, ethical conduct or behavior. Salespeople should try to bring professionalism in their job career. Hard work and good behavior without unethical practices can lead them toward success. Managers should provide proper framework to the sales force that contain strategies to enhance performance and ethical behavior. This guideline will prove helpful and beneficial in exhibiting ethical behavior and shaping the career. Managers should make some code related to the performance of job that will help to understand the possible deviation from the desired performance. The performance appraisal and evaluation will be easier for the managers and employees.

Limitation and Future Research

To improve the study and findings different antecedents and out comes can be studied in different cultures that would be helpful in identification of many determinants. Personality attributes and salespersons' ethical profile must be studied over time to obtain longitudinal data to assess the behavior. The sample size can be increased to obtain good result. Future study could be conducted in other industries to assess the behavior of some specific people such as financial services (salespeople from bank) etc. performance of the salespeople can also be analyzed by assessing the relationships with customers and other competitors. Future research should be conducted on the antecedents of performance that can affect it in Pakistani culture.

References

1. Abratt, R., & Penman, N.(2002).Understanding Factors Affecting Salespeople's Perceptions of Ethical Behavior in South Africa.*Journal of Business Ethics*,35(4), 269-280.
2. Anderson, E., & Oliver, R.L.(1987).Perspectives on behavior-based versus outcome-based sales force control systems. *Journal of Marketing*.51(4),76-88.
3. Bellizzi, J.A., & Hite, R.E.(1989).Supervising unethical sales force behavior. *Journal of Marketing*,53,36-47.
4. Challagalla, G.N., & Shervani, T.A.(1996). Dimensions and Types of Supervisory Control: Effects on Salesperson Performance and Satisfaction. *The Journal of Marketing*,60(1),89-105.

6. Chonko, L.B., & Hunt, S.D.(1985).Ethics and marketing management an empirical investigation. *Journal of business research*,13, 339-59.
7. Chonko, L.B., & Tanner, F.J., & Weeks, W.(1996).Ethics in salesperson decision making a synthesis of research approaches and an extension of the scenario method. *Journal of personal selling & sales management*,16, 35-52.
8. Churchill, G.A., & Ford, J.N., & Walker, O.C. (1974).Measuring the job satisfaction of industrial salesmen. *Journal of Marketing Research*,11, 254-60.
9. DavidPopp. (2001).Altruism and the Demand for Environmental Quality. *Land Economics*, 77(3), 339-349.
10. Dohrenwend, B.P.(1959). Egoism, Altruism, Anomie, and Fatalism: A Conceptual Analysis of Durkheim's. *American Sociological Review*, 24(4), 466-473.
11. Ergeneli, A., & Arikan, S.(2002). Gender Differences in Ethical Perceptions of Salespeople: An Empirical Examination in Turkey. *Journal of Business Ethics*,40(3),247-260.
12. Fudge, R.S., & Schlacter, J.L. (1999). Motivating Employees to Act Ethically: An Expectancy Theory Approach. *Journal of Business Ethics*.18(3), 295-304.
13. Gini, A.(1997).Moral Leadership: An Overview, *Journal of Business Ethics* 16, 323-330.
14. Gundlach, G.T., & Murphy, P.E.(1993).Ethical and legal foundations of relational marketing exchange.*journal of marketing*,57,35-46.
15. Grant, K., & Cravens, D.W.(1999).Examining the antecedents of sales organization effectiveness: An Australian study.*European Journal of Marketing*,33 ,945-57.
16. Ganesan, S.(1994).Determinants of long-term orientation in buyer-seller relationships. *Journal of Marketing*.58,1-19.
17. Homberg, C., & Stock, R.M.(2004). The link between sales people job satisfaction and customer satisfaction in a business to business context: A dyadic analysis. *Journal of the academy of marketing science*,32(2),144-158.
18. Hawes, Mast, & Swan, J.E.(1989).Trust Earning Perceptions of Sellers and Buyers. *Journal of Personal Selling and Sales Management*. 9 ,1-8.
19. Ingram, T.N., & Bellenger, D.N.(1983). Personal and Organizational Variables: Their Relative Effect on Reward Valences of Industrial Salespeople. *Journal of Marketing Research*,20(2),198-205.
20. Ingram, T.M., Laforge, R.W., Avila, R.A., Schwepker, C.H., & Williams, M.R. (2001).Professional Selling: A Trust-Based Approach.
21. John, G., & Weitz, B. (1989).Sales force compensation: An empirical investigation of factors related to use of salary versus incentive compensation. *Journal of Marketing Research*,26, 1-14.
22. Joseph, K., & Kalwani, M.U.(1992). Do Bonus Payments Help Enhance Sales force Retention? *Marketing Letters*,3,(4),331-341.
23. Kangis, P., & Lago, H.(1997). Using Caliper to predict performance of salespeople. *International Journal of Manpower*,18(7),565-575.
24. Kohli, A.K. (1989).Effects of supervisory behavior: the role of individual differences among Salespeople. *Journal of Marketing*.53(4),40-50.

25. Lagace, R.R., Dahlstrom, R., & Gassenheimer, J.B.(1991).The relevance of ethical salesperson behavior on relationship quality :the pharmaceutical industry. *Journal of personal selling and sales management*,11,39-47.
26. Money, R.B., & Graham, J.L.(1999).Salesperson Performance, Pay, and Job Satisfaction: Tests of a Model Using Data Collected in the United States and Japan. *Journal of International Business Studies*.30(1),149-172.
27. Oliver, L.R., & Anderson, E.(1994).An empirical test of the consequences of behavior and outcome-based sales control system.*Journal of Marketing*. 58,53-67.
28. Robertson, D.C., & Anderson, E. (1993).Control system and task environment effects on ethical judgment: An exploratory study of industrial salespeople. *Organization Science*, 4, 617-45.
29. Roman, S., & Iacobucci, D.(2009). Antecedents and consequences of adaptive selling confidence and behavior: a dyadic analysis of salespeople and their customers. *Academy of Marketing Science*. 38,363–382.
30. Rich, G.A. (1998).The constructs of sales coaching: supervisory feedback, role modeling and Trust. *Journal of Personal Selling and Sales Management*.18 (1),53-63.
31. Ramsey, R.P., Marshall, G.W., & Johnston, M.W.(2006).Ethical ideologies and older consumer perceptions of unethical sales tactics. *Journal of business ethics*.70,191-207.
32. Roberts, J.A., & Manolis, C.(2000).Baby boomers and busters: an explanatory investigation of attitudes towards marketing, advertising and consumerism. *The journal of consumer marketing*.17 (6),481-495.
33. Schwab, B. (1996). A Note on Ethics and Strategy: Do Good Ethics Always Make for Good Business? *Strategic Management Journal*,17(6),499-500.
34. Schweitzer, M. E., & Douma, B.(2004).Goal Setting as a Motivator of Unethical Behavior. *Academy of Management Journal*,47,422–432.
35. Sager, J. K., & Johnston, M. W.(1989).Antecedents and outcomes of organizational commitment: A study of salespeople. *Journal of Personal Selling and Sales Management*, 9, 30-41.
36. Sujan, H., Weitz, B.A., & Sujan, M.(1988).Increasing sales productivity by getting salespeople to work smarter. *Journal of Personal Selling and Sales Management*, 8, 9-20.
37. Teas, R.K.(1983).Supervisory behavior, role stress, and the job satisfaction of
38. industrial salespeople. *Journal of Marketing Research*.20 (1), 84-91.
39. Weitz, B.A. (1978).Relationship between Salesperson Performance and Understanding of Customer Decision. *Journal of Marketing Research*. 15,(4), 501-516.