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NORTHWESTERN UNIVERSITY

**Effects of Care- vs. Justice-Based Moral Orientations on Consumer Attitudes
Toward the Exchange of Customer Information by Marketing Organizations**

A DISSERTATION

**SUBMITTED TO THE GRADUATE SCHOOL
IN PARTIAL FULFILLMENT OF THE REQUIREMENTS**

for the degree

DOCTOR OF PHILOSOPHY

Field of Marketing

By

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EVANSTON, ILLINOIS

June 1998

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ABSTRACT

Effects of Care- vs. Justice-Based Moral Orientations on Consumer Attitudes Toward the Exchange of Customer Information by Marketing Organizations

Lisa A. Petrison

This dissertation research examines the factors that influence people's judgments about companies that sell information about their customers to other firms. The results suggest that both teleological and deontological factors influence people's judgments about the sale of data, as well as their inferences about the firm and their willingness to do business with it in the future. While both men and women relied equally upon deontological information about whether the company had followed appropriate privacy principles, women---especially those not currently working as business managers---tended to be especially likely to use information about the outcome of the information sale for the consumer when making inferences about the firm selling the data and when deciding whether or not to patronize the firm in the future. These findings are consistent with literature in moral reasoning, which suggests that women tend to use care-oriented as well as justice-oriented considerations in their moral decision-making while men tend to rely more exclusively on a justice-oriented approach. Managerial implications of the findings are discussed.

ACKNOWLEDGMENTS

Many people have contributed to my professional and personal development over the years, and I gratefully acknowledge their generosity.

I first would like to express my gratitude toward the person whom I admire more than any other, David M. Messick. Dave, thank you so much for sharing with me your knowledge of how to do meaningful research in a challenging subject area, your sense of balance and calm, and above all your enthusiasm for the research process. I feel extremely fortunate to have had you as my advisor during my long and circuitous doctoral journey, and hope that my future work will justify your patience with me.

I also would like to express my thanks to the other members of my dissertation committee: Bob Calder, John Deighton, Michael Roloff and John Sherry. I am fortunate to have had such a stellar group of scholars willing to look at and provide comments on my research. Jill Klein, who served on my orals committee, also provided me with suggestions that were very helpful in the design of the final research study.

I am grateful to the following organizations for providing financial funding that helped to support this project and other research related to consumer privacy and database marketing issues: Epsilon, The Leo Burnett Company, Donnelley Marketing, The Institute for Modern Communications, and the Marketing Science Institute. Special thanks go to the following individuals for helping me to obtain this financial support: Rob Jackson, Peter Miller and

Jerry Reitman. I also would like to thank the 1,156 individuals who voluntarily participated in this research study, as well as all of those students and "real people" who participated in my previous research related to privacy and database marketing issues.

The incomparable faculty of the Northwestern marketing department provided me with the grounding necessary to conduct meaningful academic research, and I appreciate their willingness to share their expertise with me. I would like to give particular thanks to the following scholars in various disciplines whose insights into and enthusiasm for the research process continue to serve as a source of encouragement and inspiration: Bob Blattberg, Bob Calder, Tom Cook, John Deighton, Jim Ettema, Morris Holbrook, Dawn Iacobucci, Dipak Jain, Phil Kotler, Sid Levy, Ann McGill, Dave Messick, Peter Miller, Michael Roloff, John Sherry, Lou Stern, Brian Sternthal, Art Stinchcombe, and Alice Tybout.

My fellow classmates in the marketing doctoral program at Northwestern have served as a welcome source of feedback, encouragement and inspiration during the past several years. I especially would like to thank Jennifer E. Chang, Michelle Peterman, Paula Jones and Alexa Bezjian-Avery for their friendship during the Ph.D. process.

In addition, I have had the good fortune to work with several other talented individuals during the past few years on a variety of different academic projects, including Masaru Ariga, Marla Felcher, Soo Ji Min, and Don Schultz.

The ongoing support of Stacy Lynch, John Lavine, David Abrahamson, Abe Peck, and everyone else at NMC and the Medill Magazine Publishing Project is also much appreciated.

I also would like to thank a group of friends who have offered me unflagging moral support over the past few decades: Ellen Kleiman, Tonya and Jeff Rosenberry, Rory Shivers, Ed Trout and Claudette Young. (Thanks also for discussing my privacy research from time to time, and for sometimes even saying that it sounded interesting!) I also would like to remember two other people who influenced me greatly during their lives, Linda Van Scyoc and Wally Young. Finally, a number of other people have been extremely important to me at various points during my life, and I will remember these individuals always and with great fondness.

Ongoing love, support and encouragement have been provided to me throughout my lifetime by my family members: my mother, Dianne; my father, John; my sister, Julie; my brothers, Mark and David; and my grandmother, Edith Manthey. I love you all very much. In addition, I would like to remember with love my maternal grandfather, Ernst Manthey, and my paternal grandparents, Nick and Anna Petrisson, and to acknowledge my debt to all of my ancestors who endured the culture shock of immigrating to America in order to provide a better life for their descendants.

Finally, I do not know how to even begin to express the depth of my feelings for my husband, my best friend, my intellectual and professional partner, and

my greatest love, Paul Wang. Thank you so much for standing by me during some difficult times, for encouraging me to believe in myself and pursue an academic path, and for making every day one that I look forward to experiencing. I love you with all my heart.

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Chapter One:

Introduction

During the past few years, marketers have gained the ability to address consumers in an individualized manner, through the use of computer technology that allows information about people or households to be collected, transferred between firms and used for marketing purposes. As a result, a growing number of companies have begun to rethink the mass-marketing approach they have traditionally taken toward their customers and to supplement it with a new way of thinking, one known by a variety of different names such as database marketing, information-driven marketing, interactive marketing, one-on-one marketing, relationship marketing, maximarketing and many others. Although this new approach has the potential of revolutionizing the way that companies market their goods and services, however, it also has created an ethical dilemma concerning consumer privacy issues that has yet to be examined extensively in the academic marketing literature.

The "marketing information revolution," which until recently was a phenomenon that was more talked-about than acted-upon, has been integrated into an increasing number of businesses over the past several years (e.g. Bessen 1993; Blattberg and Deighton 1991, 1996; Blattberg, Glazer and Little 1994; Buzzell 1985; Davis and Botkin 1994; Glazer 1991; Grant and Schlesinger 1995; Jackson and Wang 1994; O'Callaghan, Kaufman and

Konsynski 1992; Reichheld 1993, 1996; Slywotzky and Shapiro 1993). Recent technological advances have made it possible for organizations to store increasingly large amounts of information about individuals, to combine information from different sources, and to transfer data from one firm to another, leading to the establishment of database marketing programs at most major American consumer-products firms. A wide variety of information about individual consumers is currently collected, used for marketing purposes, and shared with other organizations by many different types of companies: for example, retailers keep track of consumers' grocery- and book-buying habits through frequent shopper programs, banks maintain and share detailed knowledge of individuals' financial records and credit-card purchases, and insurance companies and hospitals keep ongoing records of patients' health histories.

The proliferation of available information about consumers has led to the creation of a plethora of new marketing uses by various sorts of organizations. For example, data about individual consumers is currently purchased and used for database marketing purposes by a wide variety of firms, from financial-services companies to charitable organizations to retailers and catalog companies to manufacturers of automobiles, packaged goods and other products. As a result, the volume of direct mail and telemarketing solicitations received by consumers has risen dramatically. In addition to being used to direct solicitations to potential customers, information gathered for marketing purposes is frequently put to other uses. For instance,

employers, credit granters, landlords and insurance agencies often attempt to screen the desirability of applicants by using various sources of information about them, and the Internal Revenue Service has expressed interest in identifying tax evaders by obtaining lists of individuals who have spent larger sums of money through direct-marketing channels than their incomes would seem to allow.

Many of the practices that companies follow when collecting information about individuals and transferring it between companies have been cited as infringements of consumer privacy in media articles and by consumer advocates (e.g. Larson 1992; Rothfeder 1992). In addition, surveys have reported that more than 70 percent of Americans agree with the statement that individuals have lost all control of information about themselves, and that more than 50 percent favor legislation to regulate the use of consumer information by organizations (Katz and Tassone 1990). Although the United States (unlike Canada and most European countries) has thus far enacted relatively few such laws, discussion of potential legal restriction of the ways that businesses collect, exchange and use consumer information has become increasingly common in state and national legislatures during the past several years. The fact that companies of all kinds have begun to implement database marketing programs suggests that addressing the consumer-privacy issue may become even more important in the near future.

Despite the widespread discussion and concern about consumer privacy issues, however, considerable uncertainty remains about how the issue should or will finally be resolved. The problem is difficult partially because many of the activities involved are new ones; moreover, the pending introduction of two-way television and the development of other forms of interactive electronic marketing are likely to create new problems and complicate the issue even further. Thus far, there appears to be considerable disagreement about the issue among Americans, with some people believing that strong legislation is needed and others taking the position that further regulation would hinder the ability of companies to conduct business in an effective manner and that the exchange of customer information by businesses can bring positive benefits to consumers. It therefore seems likely that it will continue to be difficult for business managers to judge whether particular marketing activities involving the usage of consumer information are appropriate, or for lawmakers to determine what sorts of laws to protect consumers from potential privacy invasions are needed.

Much of the uncertainty about how the issue of consumer privacy should be resolved seems to be due to the fact that it is still unclear how individuals decide whether particular uses of information about consumers by businesses are acceptable or unacceptable. Although consumer privacy has repeatedly been cited as a priority research topic by organizations such as the Marketing Science Institute and the Direct Marketing Association, previous academic work addressing the issue has been fairly limited, and has tended to focus on

demonstrating the extent to which people are concerned about general threats to their personal privacy (e.g. Culnan 1995; Phelps, Gonzenbach and Johnson 1994; Nowack and Phelps 1992; Jones 1991; Katz and Tassone 1990), on describing the current and potential uses and abuses of information about consumers by businesses (e.g. Bloom, Milne and Adler 1994; Haeckel 1994; Cain 1993; Gandy 1993; McCrohan 1989; Shapiro 1986; Baker, Dickinson and Hollander 1986), or on developing conceptual or philosophical analyses of ways in which the relevant issues might be viewed (e.g. Deighton, Peppers and Rogers 1994; Petrisson, Wang and Messick 1994; Foxman and Kilcoyne 1993; Goodwin 1991; Mascarenhas 1995; Hagel and Rayport 1997).

However, with a few exceptions (Milne and Gordon 1993; Wang and Petrisson 1993; Vidmar and Flaherty 1985), there has been little empirical research into how consumers decide whether particular business activities violate their privacy, or even into whether some business activities involving the usage of consumer information are viewed as more acceptable than others. Therefore, attempting to obtain a deeper understanding of how individuals go about forming judgments concerning the acceptability of various practices of collecting, disseminating and using information about consumers appears to be a potentially fruitful area of study, from both theoretical and managerial perspectives.

This may be especially true for companies that are interested in pursuing relationship-based rather than transaction-based strategies with regard to marketing their products to customers. As described earlier, advances in the

ability of companies to collect and analyze information about consumers have led many firms to conclude that their best strategy for increasing profits is to develop relationships with existing customers rather than to constantly seek out new business (e.g. Crosby, Evans and Cowles 1990; Dwyer, Schurr and Oh 1987; Ganesan 1994; Gronroos 1995; Gundlach and Murphy 1993; Lovelock 1983; McKenna 1991; Noordewier, John and Nevin 1990; Peppers and Rogers 1993; Pine, Peppers and Rogers 1995; Sheth and Parvatiyar 1993; Varadarajan and Rajaratnam 1986; Wilson 1995). However, the literature suggests that companies that wish to build such ongoing relationships with their customers may need to pay particular attention not only to the quality of the core products or services that they offer, but also to how they treat customers in other respects such as, conceivably, with regard to consumer privacy issues.

For example, research in the area of relationship marketing suggests that as a relationship between a company and a customer progresses, the product being offered often becomes relatively less important while the interaction process becomes more important (Beale and Dugdale 1975; Gronroos 1995; Gundlach and Murphy 1993; Macaulay 1963; Weitz and Jap 1995). Other literature (e.g. Altman and Taylor 1973; Bitner 1995; Bradach and Eccles 1993; Copulsky and Wolf 1990; Deutsch 1958; Doney and Cannon 1997; Dwyer, Schurr and Oh 1987; Lazerlere and Huuston 1980; Moorman, Zaltman and Deshpande 1992; Morgan and Hunt 1994; Schurr and Ozanne 1985; Williamson 1975) suggests that trust is considered to be a key factor in the development of relationships:

if individuals feel that a company has their best interests in mind, then they may feel more secure that will receive value for their money when they transact business with that firm and therefore demonstrate a greater degree of loyalty to it. On the other hand, if individuals perceive that a particular company's motivations are not very benevolent---that is, that the firm cannot be trusted and is interested only in increasing its own short-term gains---then they may be more vigilant about comparison shopping and monitoring the firm's performance, and may be less likely to give the firm the benefit of the doubt when problems occur.

Individuals may judge the level of an organization's benevolence toward its customers in a variety of ways, including by observing the firm's overall and specific behaviors toward them and using this information as a signal to make inferences about its motivations and intentions (Dawar and Parker 1994; Jacoby, Olson and Haddock 1971; Olson 1977; Rao and Monroe 1988). For example, if a company seems to have acted unethically with regard to its collection or usage of information about consumers, then its customers may infer that the firm's intentions are not very benevolent and that it should not be trusted in the future.

In addition, other literature suggests that while the terms of interactions that are limited to discrete transactions may be relatively finite and explicit, the obligations that are perceived to exist between parties engaged in a longer-term relationship are often greater in number and more implicit (e.g. Bar-Tal,

Bar-Zohar, Greenberg and Herman 1977; Clark 1984; Clark and Mills 1979; Clark and Waddell 1985; Cody and McLaughlin 1980; Gundlach and Murphy 1993; Jordan and Roloff 1990; Lusch and Brown 1996; Macneil 1974, 1980; Roloff, Janiszewski, McGrath, Burns and Manrai 1988; Shapiro 1980). A company that fails to meet the expectations held by its customers---or, in other words, that violates the "psychological contract" (Rousseau 1996; Rousseau and Anton 1988; Rousseau and Parks 1992) that is perceived to exist---may find that its ability to maintain good relationships with these individuals has been compromised, even if it has not broken any laws or explicit promises to them. This theory suggests, therefore, that companies that wish to maintain strong relationships with their customers may need to tread carefully when it comes to collecting and using information about those individuals, since consumers may perceive that the fact that a relationship exists or is being offered should oblige the company to a particularly high standard of behavior with regard to protecting consumer privacy.

Therefore, it may be important for managers---especially those that are pursuing a relationship-oriented marketing strategy---to make an effort to understand how consumers form judgments regarding the usage of information about themselves, in order to be able to make decisions that will be perceived as appropriate by those individuals. This research project is designed to probe the factors that consumers believe are relevant to these types of judgments.

Chapter Two:

Literature Related to Ethical Judgments

The question of how individuals can determine what is right and what is wrong is one that has been important to philosophers throughout history. Although philosophical opinions about the subject are extensive and wide-ranging, however, they are often thought to be divisible into two basic categories: deontological and teleological.

Deontological philosophers propose that individuals should be guided by general rules or principles when making judgments about what they should do. According to this type of philosophy, behaviors that are in accordance with general moral principles that have been accepted as valid are considered to be good, while behaviors that are opposed to these principles are considered to be bad. For example, if an accepted moral principle states that "Stealing is wrong," then anyone who steals would be considered to have acted immorally, regardless of the outcome of the theft.

Most of the major philosophers on the subject of ethics throughout history have taken a deontological perspective; they have differed from one another primarily in terms of how they have determined or justified which core moral principles should be followed. For instance, the Old Testament's list of the Ten Commandments provides a deontological moral system that believers are instructed to follow; those who break these commandments are thought under

this system of morality to be acting inappropriately regardless of the circumstances. The realist philosophy proposed by Plato (The Collected Dialogues of Plato) also has a deontological foundation, in that it suggests that concepts such as "Truth" and "Honesty" actually exist in the universe rather than simply being invented by human beings; the moral individual, according to this philosophy, uses his or her reason to determine the nature of these eternal and immutable truths (or relies upon philosophers for guidance) and then acts in accordance with them. More recently, Immanuel Kant (1787/1961) proposed that individuals have the duty to act in accordance with what he called the "universal imperative," or natural moral law that applies to everyone in all circumstances.

Deontological philosophers are united in their belief in the importance of the decision-making process: according to this approach, the moral individual is one who carefully considers all of the relevant principles that might apply to a particular situation and then acts accordingly. Conversely, teleological philosophers encourage individuals to consider the potential outcomes of their behaviors when determining how to act; those actions that seem likely to result in positive outcomes are considered to be more moral, while those that seem likely to result in negative outcomes are thought to be less moral.

While many major philosophers throughout history have focused their attention on developing deontological ethical frameworks, fewer have espoused a teleological perspective. One important exception was John Stuart

Mill (1846), whose theory of utilitarianism suggested that the ethical decision is the one that seems likely to provide the "greatest good for the greatest number." Another teleological thinker was David Hume (1748/1962; 1759/1888), who rejected the idea that reason necessarily leads to moral decisions and argued that no universalizable deontological moral system could therefore ever be developed. Only the emotional desire to help others and to avoid causing them to suffer can consistently lead to moral behaviors, Hume argued; because such a system encourages individuals to consider the consequences of their behaviors, it is classified as teleological.

Both deontological and teleological perspectives previously have been applied to the issue of whether business organizations are acting ethically when they sell information about their customers to other firms. For instance, a deontological approach has been advocated in a number of recent academic articles concerning the topic of consumer privacy (Mascarenhas 1995; Bloom, Milne and Adler 1994; Foxman and Kilcoyne 1993; Goodwin 1991), as well as by industry and governmental standards boards. According to this perspective, the privacy issue should be addressed by developing a list of relevant principles that can be applied to specific situations likely to be encountered by marketers. To the extent that these "rules" regarding the use of information were followed, the sale of information about consumers would be perceived as ethical under this type of system. Proponents of this type of deontological approach have suggested that a number of principles related to the issue of consumer data sales by companies be followed by marketers:

these include notifying consumers that the sale is taking place, allowing them the opportunity to request that information about themselves not be included in the sale, ensuring the accuracy of the information that is sold, selling only information that is not considered very sensitive, selling information only to certain types of organizations, and prohibiting unauthorized or untrustworthy individuals from obtaining access to the data.

While most academics and privacy advocates who have addressed the issue of the transfer of consumer data between companies have taken a deontological perspective, teleological concerns also seem to have the potential of being important to consumers. For instance, Bies (1993) listed outcomes as one of the factors that may influence individuals' perceptions about whether their privacy has been invaded. Milne and Gordon (1993) also studied the importance of outcomes to consumers, finding that a substantial percentage of people were willing to supply information about themselves to business organizations in exchange for the opportunity to receive relevant marketing materials or monetary payments.

Peterson and Wang (1995) observed that concerns about outcomes (specifically, the receipt of unwanted marketing solicitations) was a key issue cited in media coverage of the issue of consumer privacy; however, that study also suggested that outcomes seemed to be more important in coverage of the privacy issue in the United States than in England. It therefore is possible that people of different cultures may differ in the emphasis that they place on the

deontological versus teleological aspects of consumer privacy issues.

Similarly, it also is possible that different types of individuals may place differing emphasis on principles versus outcomes in making moral judgments about this issue.

One area of study that has explored the issue of how people differ in terms of how they make ethical judgments is the moral reasoning literature in the field of social psychology. This stream of research was originated by Kohlberg (1971; Kohlberg and Gilligan 1971), who, following Piaget (1932/1965), proposed that people vary in terms of how they determine and justify what is right by the moral reasoning stage they are currently utilizing. According to Kohlberg's theory, as individuals become more mature they internalize a core set of moral principles that guide them through a variety of moral dilemmas and help them to make decisions fairly and objectively; in other words, they become more adept at using a deontological approach. As described above, the deontological method of making judgments is primarily process-oriented: the moral person is thought to be one who thoroughly considers the ethical and legal rules that apply to the situation at hand and then acts in accordance with them.

Noting that, according to this theory, women were often rated as being less morally advanced than men, Gilligan (1977, 1982) proposed that an equally valid way to look at morality was through a totally different framework that focused on individuals' responsibilities toward others. The goal of this care-

oriented approach, she suggested, was not to justify one's actions according to generally accepted moral principles, but rather to maximize the amount of help given to others, to minimize the harm done to them, and to enhance interpersonal relationships. This approach is therefore relatively teleological or outcome-oriented, since the moral individual is thought to be one who considers the likely outcomes of his or her actions and then acts to maximize gain and minimize harm to all involved.

A large number of studies have explored these two different types of moral reasoning over the past two decades (e.g. Bussey and Maughan 1982; Chap 1986; Flanagan 1982; Freeman and Giebink 1979; Galotti 1989; Haan 1978; Muuss 1988; Perry and McIntire 1995; Pratt, Diessner, Hunsberger, Pancer and Savoy 1991; Pratt, Golding, Hunter and Norris 1988; Pratt, Golding, Hunter and Sampson 1988; Rothbart, Hanley and Albert 1986; Skoe and Diessner 1994; Skoe and Marcia 1991; Sochting, Skoe and Marcia 1994; Stander and Jensen 1993; Stimpson, Neff, Jensen and Newby 1991; Thoma 1986; Yacker and Weinberg 1990; Walker 1984, 1989). This literature suggests that the two moral orientations differ from one another in a variety of ways. The justice framework sees individuals as separate from each another and justified in attempting to advance their own interests as long as they do not violate others' rights; the ultimate goal is the balancing of the rights of self and others through a set of universalizable standards that allow society to function in harmony. On the other hand, the care framework views people as more connected and having the responsibility to consider the welfare of others as

well as of themselves when they make moral decisions; the goal is thought to be to maximize outcomes for all and ensure that no one is left "stranded."

Although people of both genders are assumed to be capable of using both approaches to moral reasoning, a large number of studies (e.g. Belenky, Clinchy, Goldberger and Tarule 1986; Donenberg and Hoffman 1988; Ford and Lowery 1986; Gibbs, Arnold and Burkhart 1984; Gilligan and Attanucci 1988; Holstein 1976; Langdale 1986; Lyons 1983; O'Malley and Greenberg 1983; Pratt, Golding and Hunter 1984; Pratt, Golding, Hunter and Sampson 1988; Pratt, Pancer, Hunsberger and Manchester 1990; Skoe and Gooden 1993; Thompson 1996; Wark and Krebs 1996; Weinberg, Yacker, Orenstein and DeSarbo 1993) suggest that women tend to be more likely than men to use the care-oriented approach in their moral decision-making. If this is the case, then women might also be expected to rely more than men upon teleological considerations. Research is more ambivalent about whether men are more likely than women to use the justice approach: while some studies support this hypothesis (Gilligan and Attanucci 1988; Lyons 1983; Pratt, Golding, Hunter and Sampson 1988), others suggest that women tend to include both care and justice considerations when making moral judgments (Donenberg and Hoffman 1988; Galotti, Kozberg, Gregg and Gibbs 1996; Garmon, Basinger, Gregg and Gibbs 1996; Perry and McIntire 1995; Stiller and Forrest 1990).

Findings consistent with the hypothesis that women tend to be especially influenced by outcomes and by other considerations related to a care orientation also have been reported by researchers in other fields. For example, procedural justice researchers Kulik, Lind, Ambrose and MacCoun (1996) reported in a study of litigant satisfaction in court cases that women were more influenced than men by the outcomes they received and by whether they seemed to be treated with respect and dignity during the hearing; this is consistent with the hypothesis that women may be especially likely to be sensitive to information about whether other people seem to care about their well-being. In another procedural-justice study where subjects were asked to recommend punishments for people who had committed crimes, O'Malley and Greenberg (1983) found that women were more inclined than men to give lighter sentences to those individuals who had expressed remorse for their actions; this has the potential of being a reflection of their beliefs that people who care about others will try to avoid causing them harm and will comfort them as best they can if harm does inadvertently occur.

Working in the organizational behavior area, Rousseau (1997) reports that compared to men, women seem to hold higher expectations that companies should actively consider the welfare of their employees and feel more betrayed when those firms do not live up to their implicit promises to treat those workers well. Again, this is consistent with the idea that women are more likely than men to perceive that individuals have the responsibility to

avoid harming others even when no specific deontological principles have been violated.

The hypothesis that women tend to be particularly concerned about the welfare of others and that they value the demonstration of this trait in other people is also reflected in traditional conceptions of femininity. For instance, literature (Bem 1974; Spence and Helmreich 1978) suggests that compared to men, women are generally thought to be especially compassionate, sympathetic, loyal, sensitive to the needs of others, helpful, sincere, and eager to soothe others' hurt feelings. While this stereotype is not necessarily reflective of how women actually feel or behave, it is congruent with the possibility that women are particularly apt to feel responsibility for the well-being of others and therefore may be especially inclined to use a care orientation when they make moral judgments.

A number of theories propose explanations for why women might tend to be more care oriented than men. One possibility is that women are simply more concerned about other people and more likely to want to protect them from harm than men are, either because they are biologically programmed to be more nurturing or because they are socially conditioned to take on that characteristic (e.g. Bakan 1966; Bem 1974; Brabeck 1983; Carlson 1971, 1972; Cohn 1991; Hanson and Mullis 1985; Hoffman 1977). For instance, a number of studies (Eisenberg and Lennon 1983; Garmon, Basinger, Gregg and Gibbs 1996; Hoffman 1977, 1981; Rushton, Fulker, Neale, Neas and Eysenck 1986;

Skoe and Diessner 1994; Zahn-Waxler, Robinson and Emde 1992) suggest that empathy for others is related to gender, with females of all ages tending to be more likely than males to be able to accurately decode the emotions that others are feeling as well as to experience those same emotions themselves in response to observing them in others. If this is the case, then women may be especially motivated to make an active effort to prevent or relieve others' distress, and therefore to consider the likely consequences of their behaviors for others when deciding how to act. The gender gap with regard to empathy is thought to by many scholars have at least some genetic component since it can be observed even in infants, with female babies demonstrating more propensity than male babies to cry in response to the sound another child's cries (Sagi and Hoffman 1976; Simner 1971). Nevertheless, it also may be that women are expected by society to be more empathetic and nurturing than men, and that they tend to adopt these traits in order to be accepted and rewarded by others. Whatever the reason, it is possible that women who are especially nurturing toward others themselves may perceive that expressing such a care orientation is a desirable trait, and may therefore tend to judge others harshly when they do not follow suit.

A second hypothesis suggests that, at least in societies such as the United States, men are socialized to express relatively little emotion and to put their own and others' feelings aside when making decisions about what to do; conversely, women may feel comparatively freer to take emotional factors into consideration when making moral decisions and judgments (e.g. Freud

1923/1961; Pratt, Golding and Kerig 1987). While this theory does not necessarily state that men experience fewer or less intense emotions than women, it does suggest that men tend to devalue their feelings and to make an active effort to take action based on rational rather than emotional considerations. For example, findings from the popular Myers-Briggs personality measure (Myers and McCaulley 1985) suggest that a majority of men tend to be more comfortable using a thinking orientation while a majority of women prefer a feeling orientation as they approach various types of life situations. If men are relatively disinclined to rely upon their feelings to make decisions, then they may be more likely to look to the more objective considerations present in the justice approach rather than to take a care orientation when they make moral judgments. On the other hand, if women more frequently permit their feelings to influence their decisions, then they may be relatively likely to include care-oriented considerations in their moral judgments.

A third explanation for why women may be more care-oriented than men has been proposed by cognitive psychologists (e.g. Dube and Morgan 1996; Farina 1982; Krugman 1966; Lenney 1977; Maheswaran and Meyers-Levy 1990; Meyers-Levy and Maheswaran 1991; Meyers-Levy and Sternthal 1991; Silverman 1970; Wickes 1963). Proponents of this theory cite evidence suggesting that women tend to be broad cognitive processors, taking in a relatively wide range of information in order to reach conclusions. Conversely, men are thought to be more narrow in their information

processing, utilizing only data that seems to pertain directly to the situation at hand. This is relevant to the theory of gender-based moral reasoning in two respects. First, the care-based framework has sometimes been described as relatively broad in orientation, since the individual must consider the impact of his or her actions on all parties involved rather than just on the self.

Second, as stated previously, some data (e.g. Stiller and Forrest 1990) suggest that men often tend to use only the justice-based approach while women often use both justice- and care-based considerations; this is consistent with the idea that women have broader and more flexible cognitive styles and consider more total information when making decisions.

Finally, some researchers and scholars (e.g. Clopton and Sorrell 1993; Engels 1891; Harding 1987; Hare-Mustin and Marecek 1988; Janeway 1980; Stack 1986) have suggested that the tendency of women to use a care-based approach may be related to issues of power. According to this theory, if a person is highly dependent on another individual, then an appropriate strategy may be to attempt to please that individual in order that desired rewards may be obtained. Therefore, the dependent person may be especially likely to consider the consequences for and likely reaction of the more powerful person when deciding how to act. In addition, if an individual perceives that another person has a great deal of power to affect his or her well-being, then that individual may have an incentive to closely monitor the actions of the powerful person and to use that information to infer how that person is likely to behave in the future, in order to determine how best to

structure his or her own actions as well as whether to remain in the relationship or to seek out an alternative one with someone who seems likely to be more benevolent. Because women tend to suffer from a relative lack of power in society, they may have a particular incentive to consider outcomes when they make decisions themselves and when they attempt to predict the future actions of others, this line of thought suggests.

If women do indeed tend to use a more emotional, outcomes-driven, care-oriented approach when making moral judgments themselves, then it is possible that they will be inclined to use this same sort of orientation when judging the actions of companies that sell information about consumers to other firms. They therefore might be expected to be especially likely to consider information about the consequences for consumers when determining whether it is appropriate for a company to sell data about its customers and when attempting to make inferences about whether the firm cares about the welfare of those individuals. On the other hand, if men tend to rely solely upon a more rational, process-driven, justice-oriented approach when they make moral judgments, then they may instead consider only information about whether a company has followed the relevant principles when determining whether it was appropriate for the firm to sell the information and when making inferences about its likely motivations and future behaviors.

This research project will test this hypothesis. In addition, it will attempt to assess the extent to which the attitudes about the outcomes of the sale of information found in a general population of respondents are reflected in a population of individuals acting as business managers for organizations. For example, if similarity increases empathy, then it is possible that business managers may tend to empathize with the executives at the company that decided to sell the information rather than with the consumer receiving the marketing solicitations. If this is the case, then it is possible that managers will judge the sale of the data and the company as a whole relatively favorably regardless of the outcome.

In addition, previous research studies have suggested that, at least in the United States, the predominant ethical philosophy used by most businesses tends to be deontological (or principles-based) rather than teleological (or consequences-based) (e.g. Batson 1996; Carpendale and Krebs 1992, 1995; Hunt and Vasquez-Parraga 1993; Mascarenhas 1995; Singhapakdi and Vitell 1991; Vitell, Rallapalli and Singhapakdi 1993; Williams and Murphy 1991). It therefore is possible that business managers will be more likely than members of the rest of the population to rely solely on a purely principles-oriented approach, and therefore will be less likely to consider information about consequences to be relevant when they make moral judgments about the sale of customer information by a firm.

Moreover, since women still comprise a minority of managers in American business and have yet to achieve top positions at most companies, it seems possible that women who want to succeed in management careers may be under pressure to "fit in" with the existing environment. Women who are drawn to the business world also may be inherently more similar to male business managers than are women who pursue other careers. It therefore is possible that they are relatively likely to share the principles-oriented, justice-based moral framework of their colleagues, at least with regard to business issues, and are less likely than women in other occupations to judge outcomes as relevant to making moral judgments. This research study will examine whether this is the case.

A final goal of the project is to examine the issue of whether deontological criteria (such as information sensitivity and consumer consent) are utilized more by men than by women when they make judgments about companies that sell information about consumers to other firms. As noted earlier, there is some debate in the literature concerning whether women use a care-oriented approach instead of or in addition to looking to information about whether moral principles have been followed in their moral reasoning. One possibility, therefore, is that women may substitute care-based moral reasoning for a justice-based approach. If this is the case, then information about whether principles related to the sale of information about consumers have been followed by the company in question should be less influential to women than to men. On the other hand, if women tend to attend to both deontological and

teleological considerations when making moral judgments, then men and women should be equally influenced in their judgments by information about whether various principles had been followed.

Chapter Three:

Hypotheses

Hypotheses Related to Outcomes

In summary, according to the care-oriented framework, people who care about others are thought to be motivated to help them and to shield them from harm to the extent possible. Therefore, within this moral framework, an act that led to more positive outcomes for another person would be judged as more acceptable than an act that led to more negative outcomes, at least insofar as the consequences of the act are assumed to be predictable by the actor. On the other hand, consequences are considered to be irrelevant within the moral framework of justice; rather, people are assumed to act morally if they follow the legal and ethical standards of conduct that apply to the situation being considered.

Extending this theory to the realm of information privacy, it is predicted that women, who have been shown in previous studies to tend to use a care-based moral framework, will be relatively likely to be influenced by outcomes in their judgments of whether a company has the right to sell information about consumers in a particular situation. This is hypothesized to be likely to occur because women are expected to use their assessments of whether the company acted in a caring manner toward its customers when assessing the morality of the act. On the other hand, men have been shown in previous studies to be

more likely to use a justice-based rather than a care-based moral approach, and therefore should be more likely to rely upon factors other than the outcome of the information exchange when they make these kinds of judgments.

H1: When making moral judgments about the sale of consumer information by business organizations, women will be more likely than men to respond relatively favorably when the outcome of the sale for the consumer is good and relatively negatively when the outcome is bad.

Second, if some people are especially likely to perceive that helping others to achieve positive rather than negative outcomes is an important part of moral action, then it seems reasonable to predict that these people will make positive inferences about those individuals who seem to be attempting to achieve this goal and negative ones about those who do not. These inferences may be general ones about the character of the individual (for instance, that s/he is not very ethical and may act in other inappropriate ways in the future) as well as ones specific to the relationship (for instance, that s/he does not care very much about the party that was harmed and therefore may act inconsiderately toward that party in other ways in the future). On the other hand, people who are using a justice-based moral framework are predicted to be less likely to make such inferences based on the outcome of a party's actions, since under such a framework individuals may be perceived as acting appropriately regardless of the consequences that ensue from their acts.

In the context of the sale of consumer information by a business, therefore, this theory predicts that women, being more care-oriented, should be relatively likely to make inferences about the organization selling the data based on the outcome of the data transaction for the consumer. For instance, when the outcome of the information exchange is more positive, women should believe that the company is likely to act in a more ethical or law-abiding way in other circumstances. In addition, women are expected to be relatively likely to infer that the company in question cares more about its customers and is likely to treat them well in other ways when the outcome is a good one. On the other hand, since men are more likely to use a justice approach when making moral judgments, and since this approach deems outcomes irrelevant to morality, men are predicted to be less likely to use the outcome of the information sale to make such inferences about the company in question.

H2: When making inferences about a company as a whole and about the relationship between the company and its customers, women will be more likely than men to make relatively positive inferences when the outcome of an information sale for the consumer is good and relatively negative inferences when the outcome is bad.

Third, if people who use a care-oriented moral approach interpret a negative outcome to mean that the company that caused it has acted unethically, cares little about its customers, and is likely to treat consumers poorly in other

ways, then it seems unlikely that these individuals will want to do business with such an organization in the future. On the other hand, since people who use a justice approach do not believe that outcomes are relevant to moral judgments and therefore do not use them to make inferences about the organization in question, they should be less likely to intend to avoid doing business with such a firm in the future. Therefore, Hypothesis 3 suggests that women, who are thought to be more likely to use a care-based moral framework, should be more influenced by outcomes in their intentions to do business with a particular company than should men, who are thought to be more likely to use a justice-based moral framework.

H3: When determining whether to do business in the future with a particular company, women will be more likely than men to be especially inclined to patronize a firm when the outcome of a sale of data for the consumer is good and especially disinclined to patronize it when the outcome is bad.

Next, the research project will examine the extent to which attitudes of the general population toward firms that sell data about their customers to other organizations are or are not reflected among people working as business managers. First, it was anticipated that people identifying themselves as business managers or executives would view the sale of information by a company more favorably than members of the general population. This was predicted to be likely to occur because individuals who work in business may be especially empathetic toward other managers who seem to be attempting to

help their companies to become more profitable by selling data about their customers to other companies. Business managers therefore were expected to judge such sales of information relatively positively, to make fewer negative inferences about firms that engage in this type of activity, and to conclude that such sales should not prevent consumers from transacting business with organizations in the future.

H4: Compared to members of the general population, those people identifying themselves as business managers will judge organizations selling data about their customers more leniently and will demonstrate more positive attitudes and purchase intentions toward those firms.

As stated earlier, the characteristic mode of reasoning in the business world has previously been described as deontological rather than teleological. If this is the case, then business managers should be expected to be less influenced by teleological considerations such as the outcome of the sale of information for consumers than members of the general population.

H5: Business managers will be less influenced than members of the general population by information about the outcome for customers in their judgments about the sale of consumer data by a business organization and in their inferences about and purchase intentions toward the firm selling the information.

In addition, since the characteristic mode of moral reasoning in business is thought to be deontological, and since women who become successful in business may tend to share the same approach toward ethics-related issues as their colleagues, then it is possible that female business managers are less likely to use a care orientation, at least when judging moral dilemmas faced by businesses, than women who pursue other occupations. It therefore is predicted that gender-based differences with regard to the perceived relevance of outcomes on moral judgments may be smaller among a population of managers than among a population of non-managers.

H6: Compared to female members of the general population, female business managers will be less likely to be influenced in their judgments by information about the outcome for customers of the sale of consumer information by a business organization.

Hypotheses Related to Moral Principles

As stated above, deontological as well as teleological factors have the potential of influencing judgments about the sale of information about consumers from one company to another. Literature suggests the potential relevance of a number of ethical principles to the area of consumer privacy. For example, a sale of data about consumers has been said to be more acceptable if those individuals are informed that the sale is taking place, if they are able to prevent it from occurring if they choose to do so, and if the information being

sold is accurate, obtained without undue intrusion, and not particularly sensitive.

Literature suggests that women tend to be more likely to take a care orientation when making judgments while men tend to take a justice orientation; if this is the case, then it is possible that women will be less influenced than men by information about the extent to which principles such as obtaining consent or using only non-sensitive data were followed when making judgments about the sale of consumer information by marketing organizations. However, there is debate in the literature about this topic: while some studies do suggest that women are less likely than men to use information about principles in their judgments, others suggest that women often show both justice and care orientations in their thinking. Nevertheless, if women do use information about whether general principles have been followed less than men do when judging the appropriateness of information sales, then an interaction between principle and subject gender, with principles influencing men's judgments more than women's, would be expected.

H7: Whether a company has followed general moral principles (such as informing consumers about the sale, obtaining their permission in advance, using only accurate and non-sensitive data, and gathering data in non-intrusive ways) when selling information about its customers to other firms will influence men's judgments more than women's.

A final hypothesis of the project is related to the theory, proposed by cognitive psychologists, that men are less inclined than women to use a care orientation in their moral reasoning because they tend to be relatively narrow in their information processing and use a lesser variety of information when making decisions. If this is the case, then men might be expected to use information about outcomes to form moral judgments when no other information about the sale is available, but to disregard it when information about whether deontological principles were followed is included in the scenario description. On the other hand, if women are more inclined to consider a variety of information in their decision-making processes, then they might be expected to use information about outcomes regardless of whether other pertinent data is also available.

H8: Men will use information about outcomes to form judgments about companies selling consumer data to other firms only when deontological information is not available, while women will use information about outcomes in making such judgments regardless of whether deontological information is also available.

Chapter Four: Research Design

Data Collection

Subjects consisted of 1,156 adults seated in waiting areas of a major metropolitan airport in the United States. The airport was used as a data-collection site because it provided access to a wide variety of individuals in terms of age, gender and ethnicity, and because it allowed a comparison to be made between a sample of business managers versus one of people in other occupations. Slightly more than 54 percent of the subject population was male, and about 47 percent identified themselves as business managers or executives.

Potential subjects were approached by the researcher and asked if they would be willing to fill out a short survey in order to help out with a research project for the author's dissertation. About 80 percent of those people approached agreed to participate. Those individuals who identified themselves as nationals of countries other than the United States or who did not speak English were excluded from the study.

Procedure and Stimuli

Subjects who agreed to participate in the study were handed a pencil and a single sheet of paper describing one of several different versions of a scenario concerning the sale of information about an individual. After reading the scenario, subjects were instructed to answer several questions designed to assess their attitudes about the situation. Finally, they were asked to indicate their gender and their occupation ("Business Manager/Executive" or "Any Other"). Most subjects took between two and five minutes to complete the task.

Subjects read the following scenario or one similar to it:

Jane is a customer of Company X, a retailer. One day, Jane learns that Company X sold information about her to other firms for marketing purposes. As a result of the sale, Jane received a number of catalogs and other marketing materials that were relevant to her needs and interests and that she enjoyed reading. Assuming that Jane is a typical consumer, please answer the questions below.

Data was collected on four separate occasions at the same terminal in the airport. Although all four of these studies included the same basic descriptions of the scenarios and the same manipulated variables, some of the studies included additional information about the situation, as detailed below. (All the scenario descriptions included in the project are exhibited in Appendix 1.)

First, all studies included information about the outcome of the data sale. In the "Good Outcome" condition, indicated in the third sentence of the paragraph listed above, the protagonist was said to enjoy receiving the marketing materials that resulted from the sale. In the "Bad Outcome" condition, this sentence was replaced by one stating:

As a result of the sale, Jane received a great deal of junk mail that took time to sort through and a number of unwanted telemarketing calls.

The second variable that was crossed in the stimuli was protagonist gender, with half of the subjects receiving scenarios featuring a female protagonist and half receiving scenarios featuring a male protagonist. This variable was included to rule out the possibility that subjects' identification (or lack thereof) with the protagonist in the scenarios due to a match or mismatch between subject and protagonist gender might be responsible for any findings related to subject gender that presented themselves in the data analysis. In order to minimize negative or positive associations that might be attributed to any individual protagonist name, and to make it relatively likely that subjects would identify equally with all protagonists being described, several common given names were used.

Third, additional information about whether certain principles had been followed in the data exchange or about the nature of the promises that had

been made by the company to its customers was included in some of the stimulus materials, as described below.¹

Study 1 included no information about the scenario other than that described above. Names used in the study were "Joan" for the female protagonist and "Jon" for the male protagonist. This study therefore used a 2 (Good/Bad Outcome) x 2 (Male/Female Protagonist) factorial design. One hundred and ninety-five subjects participated in Study 1.

Study 2 included three different conditions detailing the nature of the exchange. One version of the study, the "Relationship Promise" condition, added the sentence, "Despite the fact that Company X is located quite a long way from her home and is inconvenient for her to visit, Jane has chosen to do business with Company X because of the organization's promises in its advertising to deliver particularly good treatment and a high level of service to its customers." A second version of the study, the "Permission" condition, added the sentence, "One day, Company X asked Jane if it would be okay to sell information about her to other companies, and Jane agreed to this." The third version of the study included no information about the scenario other than that included in the basic version above. Names used in Study 2 were

¹ Information about the nature of the promises that the company had made to its customers was included in the stimulus materials in order to test the hypothesis that companies that had promised to take care of their customers would be judged particularly harshly when they harmed those individuals by selling information about them to other firms. However, since data analysis failed to confirm this hypothesis, it is not discussed further in this dissertation.

"Jane" for the female protagonist and "Jim" for the male protagonist. The study therefore used a 2 (Good/Bad Outcome) x 2 (Male/Female Protagonist) x 3 (Relationship Promise/Permission/No Additional Information) factorial design. Four hundred and thirty-eight subjects participated in Study 2.

Study 3 probed the issue of relationship promise further by providing information about the type of relationship expected by the consumer in all versions of the stimulus materials. One version, the "Relationship Promise" condition, included a sentence that stated, "Despite the fact that Company X is located quite a long way from her home and is inconvenient for her to visit, Marcia has chosen to do business with Company X because of the organization's promises in its advertising to deliver particularly good treatment to its customers." A second version, the "No Relationship Promise" condition, instead specified that, "Despite the fact that Company X is not known for delivering especially good treatment to its customers, Marcia has chosen to do business with the firm because it is located near her home and is convenient for her to visit." Names used were "Marcia" for the female protagonist and "Mark" for the male protagonist. The study therefore used a 2 (Good/Bad Outcome) x 2 (Female/Male Protagonist) x 2 (Relationship Firm/Convenience Firm) factorial design. Two hundred and forty-nine subjects participated in Study 3.

Study 4 included information about the specific type of data that the retailer had sold. One version, the "Low Data Sensitivity" condition, specified that,

"One day, Mary learns that Company X sold information about her---including her name and address and the fact that she had previously shopped at Company X, but no other information about her---to other retailers for marketing purposes." A second version, the "High Data Sensitivity" condition, instead stated, "One day, Mary learns that Company X sold information about her---including her name and address as well as her purchase and payment history, age, marital status and reported income---to other retailers for marketing purposes." Names used in Study 4 were "Mike" for the male protagonist and "Mary" for the female protagonist. The study therefore used a 2 (Good/Bad Outcome) x 2 (Female/Male Protagonist) x 2 (Low/High Data Sensitivity) factorial design. Two hundred and seventy-four subjects participated in Study 4.

After reading the scenarios, subjects responded to several questions about the sale of the information. The questions included a variety of measures designed to assess the various components of subjects' attitudes, including cognitions, affect, anticipated future behavior, and inferences about the organization selling the data. Subjects circled their responses on seven-point Likert scales.

Each subject answered a total of eight different questions about the scenario, in addition to indicating their gender ("Male" or "Female") and occupation ("Business Manager/Executive" or "Any Other"). The number of questions was limited in order to keep the questionnaire brief and therefore encourage

subject participation. All four of the studies included most of the same questions about the scenario; however, in order to test a fuller range of measures, a few of the questions asked varied across studies, as detailed below.

Variable 1 asked, "How acceptable was it for Company X to sell the data about [protagonist name] to the other retailers?" Endpoints for the scale were "Totally Acceptable" (7) and "Totally Unacceptable" (1). This question was asked in all four studies.

The version of Variable 2 for the "Good Outcome" condition read, "How do you think [protagonist name] felt about receiving the catalogs and other marketing materials?" The version for the "Bad Outcome" condition read, "How do you think [protagonist name] felt about receiving the junk mail and telemarketing calls?" Endpoints for the scale were "Very Happy" (7) and "Very Unhappy" (1). This question was asked in Studies 1, 3 and 4.

Variable 3 asked, "How do you think [protagonist name] felt about the fact that Company X sold the information about [her/him] to the other retailers?" Endpoints for the scale were "Very Angry" (7) and "Not At All Angry" (1). This question was asked in all four studies.

Variable 4 asked, "How likely do you think [protagonist name] will be to continue to do business with Company X in the future?" Endpoints for the

scale were "Very Likely" (7) and "Very Unlikely" (1). This question was asked in all four studies.

Variable 5 asked, "How fairly do you think [protagonist name] was treated by Company X in this scenario?" Endpoints for the scale were "Very Fairly" (7) and "Very Unfairly" (1). This question was asked in Study 2 only.

Variables 6 through 10 asked subjects to rate the extent to which they agreed or disagreed with several one-sentence statements concerning Company X. Endpoints for these scales were "Totally Agree" (7) and "Totally Disagree" (1).

Variable 6 stated, "Company X had the right to sell the information about [protagonist name] to the other firms." This question was asked in Studies 1, 2 and 4.

Variable 7 stated, "Company X seems to value its customers' business." This question was asked in all four studies.

Variable 8 stated, "Company X seems like a firm that is likely to follow the law." This question was asked in all four studies.

Variable 9 stated, "Company X seems likely to be profitable over the long term." This question was asked in Study 3 only. (Since no significant effects

related to this measure were found in the data analyses, it will not be discussed further in this paper.)

Variable 10 stated, "Company X seems likely to offer good service to its customers." This question was asked in all four studies.

Chapter Five:

Findings Regarding Outcome of Information Sale

In order to increase the sample size and to provide an overview of all of the data collected in this research project, data from all four studies were combined for an overall analysis testing the hypotheses related to the outcome of the information sale. In order to ensure that pooling the data was appropriate, a 2 (Good vs. Bad Outcome) x 2 (Protagonist Gender) x 2 (Subject Gender) x 4 (Research Study) analysis of variance was performed using all of the data. The analysis revealed the same main effects and interactions as a 2 (Good vs. Bad Outcome) x 2 (Protagonist Gender) x 2 (Subject Gender) analysis. Similarly, a 2 (Good vs. Bad Outcome) x 2 (Protagonist Gender) x 2 (Subject Gender) x 2 (Subject Occupation) x 4 (Research Study) factorial analysis yielded the same additional main effects and interactions as a 2 (Good vs. Bad Outcome) x 2 (Protagonist Gender) x 2 (Subject Gender) x 2 (Subject Occupation) analysis. Therefore, all of the data were combined for the analysis reported in this section and in the one discussing effects related to subject occupation.

The initial analysis was designed to test Hypotheses 1 through 3 by determining the attitudes of all of the study respondents toward the scenarios described; therefore, data from the entire population of subjects was used. Hypotheses 4 through 8 will be examined in subsequent sections of this paper.

Hypothesis 1 stated that compared to men, women would be more likely to judge a sale of information especially favorably when it resulted in a positive outcome for the consumer and especially unfavorably when it resulted in a negative outcome. Relevant to this hypothesis, an Outcome x Subject Gender interaction ($F(1,994)=8.16, p<.005$) was found for the measure of whether the company had the right to sell the information about consumers to other firms. Women perceived that the company had more right to sell the data when a good outcome occurred (2.81 for the good outcome vs. 2.43 for the bad outcome), while men perceived that the company had more right to sell it when a bad outcome occurred (2.77 for the good outcome vs. 3.21 for the bad outcome). Separate analyses of the data for men and for women showed that the difference in acceptability between the outcomes was significant for men ($F(1,538)=4.74, p<.05$) and marginally significant for women ($F(1,456)=3.59, p<.10$). Thus, although women were inclined to judge the company's right to sell the data as lower than men did when a bad outcome occurred, the results did not follow the pattern predicted in Hypothesis 1.

In addition, there was no Outcome x Subject Gender interaction for the measure of the level of acceptability of the data sale ($p>.10$). In addition, no Outcome x Subject Gender interaction was found for the measure of whether the consumer had been treated fairly ($p>.10$). Analysis showed that subjects as a whole perceived that compared to the scenario describing a good outcome, the scenario describing a good outcome was both more acceptable (3.14 for the good outcome vs. 2.47 for the bad outcome, $F(1,1247)=30.66,$

$p < .001$) and more fair (3.62 for the good outcome vs. 3.05 for the bad outcome, $F(1,436)=7.35$, $p < .01$).

Hypothesis 2 proposed that compared to men, women would be especially likely to make positive inferences about a company when the outcome of a sale of information was positive for the consumer and especially likely to make negative inferences when the outcome was negative. Consistent with this hypothesis, an Outcome \times Subject Gender interaction ($F(1,1233)=8.07$, $p < .005$) was found for the measure of whether the company being described seemed likely to follow the law. Men perceived that the company was less likely to follow the law when a good rather than a bad outcome resulted from the data sale (3.52 for the good outcome vs. 3.93 for the bad outcome, $F(1,663)=5.75$, $p < .05$), while women perceived that the company was marginally more likely to follow the law when a good outcome resulted (3.31 for the good outcome vs. 3.00 for the bad outcome, $F(1,570)=2.71$, $p < .10$). Thus, as with Hypothesis 1, the predicted results were not obtained.

In addition, Hypothesis 2 was not supported with regard to whether the company seemed to value its customers' business and whether it appeared likely to provide good customer service; the Outcome \times Subject Gender interactions were non-significant ($p > .10$) for both these measures.

Hypothesis 3 proposed that women would be more likely than men to be influenced by information about the outcome of the sale of data for

consumers in their intentions to do business in the future with the company being described. Consistent with this hypothesis, women stated that the protagonist would be more likely to do business with the company in the future when s/he had received a good rather than a bad outcome as a result of the information sale (4.15 for the good outcome vs. 2.69 for the bad outcome); the difference was significantly smaller ($F(1,1242)=6.97, p<.01$) for men (4.04 for the good outcome vs. 3.17 for the bad outcome).

No Outcome x Subject Gender interactions were found for either of the affective measures of anger about the sale or happiness about receiving the mail ($p>.10$).

In addition to the effects related to Hypotheses 1 through 3, the analysis revealed several other findings. These included a number of main effects for outcome, with scenarios describing a good outcome being rated more favorably than those describing a bad outcome for the measures of the acceptability of the sale, whether the company had treated the protagonist fairly, whether the company seemed to value its customers' business, whether the company seemed likely to provide good customer service, whether the protagonist was likely to continue to do business with the company, and the extent to which the protagonist was likely to be angry about the sale and happy about receiving the marketing solicitations; these are listed in Appendix 2. In addition, several main effects for subject gender were also found, with male subjects tending to rate the scenario described more

favorably than did women even on some of the measures where Outcome x Subject Gender interactions were not found; these main effects are listed in Appendix 3.

A few interactions also revealed themselves in data analysis. First, an Outcome x Protagonist Gender interaction was found for the measure of whether the company in question valued its customers' business ($F(1,1137)=7.02, p<.01$). When the protagonist was male, subjects believed that the company valued its customers more when there was a good rather than a bad outcome (3.14 for the good outcome vs. 2.45 for the bad, $F(1,567)=21.20, p<.001$); when there was a female protagonist, outcome was considered to be less relevant to this measure (2.83 for the good outcome vs. 2.73 for the bad outcome, $p>.10$).

In addition, three-way Outcome x Protagonist Gender x Subject Gender interactions were found for two of the items tested. The interaction was significant for the measure that asked subjects to predict how happy the protagonist would be to receive the marketing solicitations ($F(1,710)=5.76, p<.05$) and marginally significant for the one concerning likely protagonist anger about the data sale ($F(1,1141)=3.60, p<.10$). Women perceived that, compared to the male protagonist, the female protagonist would feel slightly more happy and slightly less angry in the good-outcome condition, but slightly less happy and slightly more angry in the bad-outcome condition. The male subjects, on the other hand, showed an opposite pattern: they

perceived that the male protagonist would be more happy and less angry when a good outcome occurred, but less happy and equally angry when a bad outcome occurred. (These three-way interactions are pictured in Appendices 4 and 5.)

Discussion

Analysis of the data supported Hypothesis 3, but did not provide much support for Hypothesis 1 and 2. As predicted by Hypothesis 3, women were more likely than men to rely on the outcome of the information transaction when considering whether to do business in the future with the company in question. While the results for some of the measures testing Hypotheses 1 and 2 were interesting, however, they did not correspond to the patterns predicted.

Hypothesis 1 suggested that women would be more affected than men by outcomes when making moral judgments about the sale of consumer information. As predicted, women indicated that the company had marginally more right to sell the information when a good outcome rather than a bad outcome occurred. For men, the prediction was that they would show no difference for outcome on this measure, or at least less difference than women; surprisingly, however, the men in our sample went even further than this prediction and rated the company as having less right to sell the information when the good rather than the bad outcome ensued. Since this

result for men was highly significant, it is worthwhile to speculate on why it might have occurred; for example, perhaps men were so determined not to allow their feelings about the outcome of the information exchange to influence their judgments on this measure that they overcompensated by rating the scenario with the good outcome as slightly lower, and the one with the bad outcome as slightly higher, than they might have if information about outcomes had not been provided.

The gender difference reported for the measure of whether the company had the right to sell the data did not extend to ratings of the acceptability and fairness of the sale. Rather, both men and women judged it to be more acceptable and fair for the company to have sold the data when a good rather than a bad outcome resulted. It therefore may be that even if men and women differ in terms of the extent to which they perceive outcomes to be relevant to ratings of whether a company has the right to sell information about its customers to other firms, this dynamic does not necessarily extend to other types of moral judgments.

Hypothesis 2 was related to the extent to which men versus women use information about whether a sale of information leads to a good or a bad outcome for consumers in making inferences about whether the firm was likely to follow the law. As with the measure of whether the company had the right to sell the information, women perceived that the firm was marginally more likely to follow the law when a good outcome occurred, while men

thought that the firm was more likely to follow the law when a bad outcome occurred. Again, these results were unexpected, and no definite conclusions about why they occurred can be easily made.

Contrary to Hypothesis 2, male and female subjects did not differ in the extent to which they used information about outcomes to make inferences about the extent to which the firm being described seemed likely to value its customers' business or to provide good service to them.

Worth noting is the fact that both men and women agreed equally that the protagonist would be more happy to receive the marketing solicitations and less angry about the sale of information when a good rather than a bad outcome was described. This suggests that men and women did not differ in terms of their feelings toward the different scenarios: both saw the good outcome as provoking positive emotions, and the bad outcome as provoking negative emotions. Nevertheless, men and women did differ in how the outcomes affected their perceptions of whether the firm seemed to have the right to sell the information, their inferences about whether the firm was likely to follow the law, and their future purchase intentions. It therefore is possible that men may have been trying to distance themselves from their emotions about the outcome and to rely on more objective factors when making these judgments; this is consistent with the use of a justice-based approach. On the other hand, women seemed to perceive that the outcome of

the exchange was relevant to making judgments about the situation and the company; this is consistent with the use of a care-based approach.

Several unexpected main effects suggested that men tended to judge the organization described in the study more positively than women did regardless of the outcome of the information sale. Two different explanations have the potential of accounting for this finding. First, it may be that women judge companies that sell information about consumers more harshly and make more negative inferences about them than men do regardless of the consequences for consumers. A second possibility is that women tend to hold more negative general attitudes about retailers than men, regardless of whether those organizations sell information about consumers to other firms. In order to test which of these explanations is responsible for the findings of this project, future research comparing a company that sold information about consumers with one that did not should be conducted in the future.

The Outcome x Protagonist Gender interaction for the measure of whether the company seemed to value its customers' business suggests that subjects perceived that how a particular company treated a male rather than a female customer to be especially probative of its overall attitude toward consumers. While interesting, this finding seems to be related to the existence of stereotypes about the behaviors of companies toward men versus women rather than to the hypotheses being explored in this research project. Therefore, it will not be discussed further here.

Finally, the Outcome x Subject Gender x Protagonist Gender effects reported for the measures of happiness about receiving the mail and, non-significantly, anger about the information exchange seem to be related to the extent to which subjects empathized with male versus female protagonists. Subjects reported slightly more extreme affect when there was a match between their gender and the protagonist's gender; this is consistent with research (e.g. Feshback and Roe 1968; Hanson and Mullis 1985; Hoffman 1984) demonstrating that similarity tends to increase empathy by making it easier for people to imagine what others are feeling. Nevertheless, since no such Outcome x Subject Gender x Protagonist Gender interaction was found for any of the other measures, it seems that the other findings regarding how the outcome of the sale influenced the judgments of men versus women is not related to the extent to which subjects empathized with protagonists based on their genders.

Chapter Six:
Effects Related to Subject Occupation

Hypothesis 4 predicted that subjects identifying themselves as business managers would respond more favorably to a scenario describing a company's sale of information than would subjects in other occupations. However, the data does not strongly support this hypothesis: managers were not more likely ($p > .10$) than non-managers to say that the sale was more acceptable or that the firm had the right to sell the information. In addition, no significant effects for occupation were found for the measures of whether the protagonist would be happy to receive the mail or angry about the sale of information. Managers were somewhat more likely to perceive that the company described had treated the protagonist fairly, but the effect was not significant (3.51 for managers vs. 3.13 for non-managers, $F(1,427)=3.31$, $p < .10$).

Managers did rate the company described in the scenario more favorably on more general measures, however: they were more likely to believe that it was likely to follow the law (3.61 for managers vs. 3.28 for non-managers, $F(1,1221)=9.71$, $p < .005$) and to provide good service to its customers (3.40 for managers vs. 3.15 for non-managers, $F(1,1214)=6.26$, $p < .05$). In addition, managers were more likely than non-managers to believe that the protagonist described in the scenario would be likely to do business with the firm described in the future (3.65 for the managers vs. 3.43 for the non-managers, $F(1,1229)=3.92$, $p < .05$). No significant ($p > .10$) main effect for occupation was

found for whether the company described seemed to value its customers' business.

Analysis of the data did not support Hypothesis 5, which suggested that business managers would be less influenced than non-managers by teleological considerations. No significant ($p > .05$) Outcome x Occupation effects were found for any of the measures.

Outcome x Subject Gender x Occupation interactions were found for a few of the measures tested, partially supporting Hypothesis 6. First, a significant ($F(1,975)=5.10, p < .05$) three-way interaction was found for the measure of whether the company being described had the right to sell information about customers to other firms. Analysis of the data for non-managers only revealed a significant ($F(1,483)=14.66, p < .001$) Outcome x Subject Gender interaction, with men perceiving that the company had less right to sell the data when a good rather than a bad outcome ensued (3.38 for the good outcome vs. 2.42 for the bad outcome, $F(1,202)=8.91, p < .005$) and women perceiving that it had more right to sell the data with a good outcome (2.88 for the good outcome vs. 2.31 for the bad outcome, $F(1,283)=5.35, p < .05$). On the other hand, both male and female managers perceived outcome to be irrelevant to this measure, with the main effects for both women and men and the Outcome x Subject Gender interaction non-significant ($p > .10$). (The Outcome x Subject Gender x Occupation interaction is pictured in Appendix 6.)

In addition, a significant ($F(1,1202)=4.62, p<.05$) Outcome x Subject Gender x Occupation interaction was found for the measure of whether the firm seemed likely to provide good service to its customers. Analysis of the data for non-managers only revealed a significant ($F(1,637)=4.08, p<.05$) Outcome X Gender interaction: female non-managers perceived that the company was more likely to provide good service when a good rather than a bad outcome had resulted from the data exchange (3.39 for the good outcome vs. 2.65 for the bad outcome, $F(1,364)=16.30, p<.001$), while male non-managers did not perceive outcome to be relevant to this measure (3.42 for the good outcome vs. 3.23 for the bad outcome, $p>.10$). The Outcome x Gender interaction for managers was non-significant ($p>.10$), with both women (3.12 for the good outcome vs. 3.14 for the bad outcome, $p>.10$) and men (3.68 for the good outcome vs. 3.35 for the bad outcome, $p>.10$) perceiving that outcome was of little relevance to this measure. (The three-way interaction for this measure is pictured in Appendix 7.)

A similar, marginally significant Outcome x Subject Gender x Occupation interaction ($F(1,1214)=3.04, p<.10$) was found for the measure of whether the company being described seemed to value its customers' business. Analysis revealed a significant ($F(1,641)=4.88, p<.05$) Outcome x Subject Gender interaction for non-managers, with female respondents perceiving that the company valued customers' business more when a good outcome rather than a bad outcome resulted from the sale (3.01 for the good outcome vs. 2.31 for the bad outcome, $F(1,365)=13.78, p<.001$) and male respondents perceiving

that outcome was irrelevant to this measure (2.92 for the good outcome vs. 2.85 for the bad outcome, $p > .10$). Analysis of the data for managers for this measure revealed no significant ($p > .10$) main effect for outcome for women nor for men, nor any significant Outcome x Subject Gender interaction. This suggests that both male and female managers perceived the outcome of the sale to be unrelated to whether the organization was likely to provide good customer service. (The marginally significant three-way interaction is pictured in Appendix 8.)

In addition to the main effects and interactions discussed above, analysis revealed one other unexpected finding related to subject occupation: a Protagonist Gender x Occupation interaction ($F(1,704)=5.69$, $p < .05$) for the measure of the likelihood that the protagonist would be happy to receive the marketing solicitations that resulted from the data sale. While non-managers perceived that the female protagonist would be more likely than the male protagonist to be happy to receive the solicitations (3.25 for the female protagonist vs. 2.72 for the male protagonist, $F(1,388)=7.52$, $p < .01$), managers perceived that female and male protagonists would be equally happy to receive the solicitations (3.05 for the female protagonist vs. 3.22 for the male protagonist, $p > .10$). No other main effects or interactions related to occupation were found for any of the other measures ($p > .10$).

Discussion

The most important finding related to subject occupation concerned managers' versus non-managers' responses for the measures of whether the company being described seemed to value its customers' business and to be likely to provide good service to them. Analysis suggested that female non-managers did use information about the outcome of the information sale to make these inferences about the company: they perceived that the firm valued its customers more and was more likely to offer good service to them when a good rather than a bad outcome occurred. On the other hand, male and female managers as well as male non-managers seemed to regard the information about outcomes provided in this study to be irrelevant to making inferences about these attributes. It therefore may be that, at least in some situations, female customers are making inferences about companies based on information that both male and female business managers may consider to be unimportant.

The data therefore suggest that women who are not currently working as business managers or executives may place more emphasis on outcomes than do women or men working as business managers or men working in other occupations when making inferences about organizations' intentions and likely future behaviors. Female non-managers participating in this study seemed to perceive that information about consequences was relevant to their judgments about whether the firm had the right to sell the information, and

used it to draw inferences about the company's motivations toward and likely future treatment of its customers. On the other hand, female managers seemed to share the belief of male managers and non-managers that information about outcomes was irrelevant to making these sorts of inferences. It therefore may be that the importance of outcomes to female consumers' moral judgments and inferences about firms selling customer data to other organizations has the potential of being underestimated or even overlooked by female managers as well as by their male counterparts.

In addition, another Outcome x Subject Gender x Occupation interaction was found for the measure of whether the company had the right to sell the information. Both male and female managers perceived that outcomes were irrelevant to making judgments on this measure. On the other hand, female non-managers perceived that the company had more right to sell the information when a good outcome resulted, whereas men indicated that the firm had less right to sell the information with the good result. Again, then, the results indicate that neither male nor female business managers may innately appreciate the extent to which female consumers use information about outcomes to make moral judgments about the sale of information by marketing organizations.

Contrary to the other two hypotheses related to subject occupation, business managers did not tend to consider it to be particularly acceptable for companies to sell information about consumers to other firms, nor did they

seem to be less likely than people pursuing other careers to rely upon teleological information to make these judgments. These findings should be replicated with a population of managers who actually engage in database marketing activities, however, since it is possible that people who sell or buy information about consumers in their jobs may hold more favorable attitudes about such data transactions or may be less likely to pay attention to teleological considerations than managers who engage in other business activities.

Chapter Seven:
Effects Related to Privacy Principles: Part 1

Hypotheses 7 and 8 are related to the idea that deontological considerations have the potential to affect people's judgments about the sale of consumer information by a marketing organization. Hypothesis 7 predicted that compared to women, men would be especially influenced in their judgments by information about whether such principles had been followed. Hypothesis 8 proposed that the presence of information about whether deontological principles had been followed would cause men to be less influenced in their judgments by information about outcomes, but would have no impact on the extent to which outcomes influenced women's judgments.

Studies 2 and 4 tested the importance of two different principles that previously have been cited as being relevant to the sale of data about a company's customers to other firms: whether consumer permission was obtained before the information was sold and the level of sensitivity of the information being disclosed.

As described earlier, Study 2 included one condition in which the protagonist was said to have given permission for the data to be sold to other companies: "One day, Company X asked Jane if it would be okay to sell information about her to other companies, and Jane agreed to this." A second condition made no

mention of whether permission had been given. In addition to this information, the study also varied the gender of the protagonist (describing "Jane" versus "Jim") and the outcome of the sale with regard to the type of marketing mail and telemarketing phone calls that the protagonist received. The study therefore used a 2 (Principle Observed vs. Violated) x 2 (Good vs. Bad Outcome) x 2 (Protagonist Gender) experimental design. Subject gender was also included in the analysis of the data. However, due to the relatively small sample size of 285 subjects, subject occupation was not included.

Contrary to Hypothesis 7, no Principle x Gender effects were found ($p > .10$). It therefore seems that both women and men participating in the research study relied upon information about whether permission had been given by the consumer equally when making judgments about the scenario being described.

Contrary to Hypothesis 8, male subjects in the study were not less likely to be influenced by information about whether a good or a bad outcome had occurred when information about whether permission was obtained was included in the stimulus materials. The Principle x Outcome effects were non-significant ($p > .10$) for men for all of the measures tested.

However, a significant Principle x Outcome interaction for women was found for the measure of whether the protagonist was likely to do business in the future with the firm being described ($F(1,124)=4.10, p < .05$). Analysis revealed

that women perceived that the protagonist would be more likely to continue to patronize the firm when it had requested and received permission in the good-outcome condition (5.68 for the permission condition versus 4.29 for the no mention condition, $F(1,63)=8.73$, $p<.005$); however, whether permission had been obtained did not influence women's ratings on this measure when there was a bad outcome (2.81 for the permission condition versus 2.86 for the no mention condition, $p>.10$). Analysis of the population of both male and female subjects for this measure revealed a marginally significant Principle \times Outcome \times Subject Gender interaction ($F(1,277)=3.53$, $p<.10$); this is pictured in Appendix 9. As predicted, the other Principle \times Outcome effects were non-significant ($p>.10$) for the female subjects for all of the measures in the study.

In addition, main effects for the principle of permission were found for all of the measures tested. Subjects expressed much more favorable attitudes about the sale as well as about the company when permission was obtained in advance from consumers. (These main effects are detailed in Appendix 10.)

It should be noted, however, that even in the condition in which permission for the sale was given, subjects were still influenced by information about whether the sale had resulted in a good or bad outcome for the consumer. Subjects reading the permission scenario perceived that the company in the good outcome condition was more likely to value its customers' business (4.46 for the good outcome vs. 3.63 for the bad outcome, $F(1,139)=5.83$, $p<.05$) and to provide good service to them (4.46 for the good outcome vs. 3.84 for the bad

outcome, $F(1,146)=11.11, p<.005$). They also believed that the protagonist was likely to be less angry (2.44 for the good outcome vs. 3.80 for the bad outcome, $F(1,139)=15.77, p<.001$) and more likely to do business with the company in the future (5.23 for the good outcome vs. 3.63 for the bad outcome, $F(1,139)=36.11, p<.001$) when a good rather than a bad outcome occurred. Finally, subjects receiving the version of scenario in which permission was mentioned perceived that it was marginally more acceptable (5.30 for the good outcome vs. 4.63 for the bad outcome, $F(1,139)=15.64, p<.10$) and marginally more fair (5.33 for the good outcome vs. 4.70 for the bad outcome, $F(1,139)=13.74, p<.10$) for the company to sell the data when a good rather than a bad outcome resulted from its actions. As was the case in the general results for all the versions of the scenario, no significant main effect for outcome ($p>.10$) was found in the condition where permission was given for the measures of whether the company had the right to sell the information or for whether it seemed likely to follow the law.

Only one other significant ($p<.05$) effect related to principle revealed itself in the analysis of the data from Study 2. For the measure of whether the company being described was likely to provide good service, a four-way Principle x Outcome x Protagonist Gender x Subject Gender ($F(1,264)=4.44, p<.05$) presented itself. Analysis of the data revealed that outcome had an influence on perceptions of whether the company was likely to provide good service in one condition only: when female subjects were evaluating the scenario where the female protagonist had given permission for the data to be

sold (4.57 for the good outcome vs. 3.00 for the bad outcome, $F(1,23)=4.14$, $p<.05$). In the other seven conditions (when women were evaluating scenarios with male protagonists or where permission had not been obtained, or when men were evaluating any scenario), the outcome of the sale was perceived to be irrelevant ($p>.10$) to whether the firm seemed likely to provide good service. (The four-way interaction is pictured in Appendix 11.)

Discussion

Analysis of the data regarding permission for Study 2 failed to confirm Hypothesis 7 or 8, and therefore suggests that women and men were equally influenced by information about whether permission for the data exchange had been obtained by the company. This finding is contrary to the hypothesis that men tend to use a justice orientation in their moral thinking more than women do; rather, women and men seemed to rely equally on at least this particular deontological principle when they made judgments about the company participating in the data sale and about the sale itself. Nevertheless, this finding does not necessarily contradict the hypothesis that women tend to use care orientation more than men do, since it may be that women rely on both care and justice modes of thinking in making moral judgments while men rely more exclusively on justice-based considerations.

The data also provide no evidence that men tend to rely more upon information about outcomes to make judgments when deontological

information about the scenario is lacking. It therefore seems that the theory that men tend to use information about outcomes less than women do because they tend to focus their attention upon a more narrow set of considerations is not supported by this study.

An examination of the interactions between principle and outcome did reveal an interesting pattern of data for the measure of whether the consumer would continue to patronize the firm being described. Female subjects seemed to perceive that the consumer would be more likely to continue to do business with a firm that had asked for permission before selling data when a good outcome resulted from the sale, but that asking for permission would make no difference on this measure when a bad outcome resulted. This suggests that when rating the scenario on this measure, women may have looked first at the outcome of the sale and only secondarily considered the deontological information. For example, it may have been that if the outcome was bad, many women decided that the firm that should be avoided in the future; if the outcome was good, however, women may have continued to consider other information about whether relevant principles had been followed in order to determine whether future interactions with it were likely to be fruitful.

The four-way Principle x Outcome x Protagonist Gender x Subject Gender interaction for the measure of whether the firm was likely to provide good service was unexpected but not totally contrary to the theory being proposed.

The interaction showed that outcome had an influence only when the protagonist had given permission for data to be sold, and only for women evaluating a scenario with a female protagonist. This finding is consistent with the theory that women tend to rely more than men on information about outcomes, as well as with the hypothesis that empathy tends to increase emotionality and, therefore, reliance on outcomes in judgments. Nevertheless, because this finding is difficult to interpret and was not predicted in advance, it should not be taken as strong evidence that any of the hypotheses being tested have validity.

Another finding worth noting is the fact that subjects in the study seemed to view outcomes as important even when the consumer being described had given permission for data about herself or himself to be sold. Even though the scenario with the bad outcome was perceived as only marginally less acceptable or fair than the one with the good outcome when permission had been given, subjects nevertheless were more angry about the sale when the bad outcome occurred. In addition, they were more likely to make negative inferences about the company's intentions toward consumers and to express the intention of avoiding such a firm in the future when the bad outcome had been described. These findings suggest that consumers may not perceive that asking customers for permission before selling data about them completely absolves companies from taking responsibility for the consequences of the sale. Rather, it may be that many people believe that companies that care about their customers' welfare will actively protect their interests by selling

data only when the outcome seems likely to be relatively positive for those individuals, even if they have obtained permission for the sale by consumers.

Chapter Eight:
Effects Related to Privacy Principles: Part 2

Another principle related to consumer privacy that has previously been asserted to be important is the sensitivity of the information that is being sold. While relatively innocuous consequences (mainly the receipt of so-called "junk" mail or telemarketing calls) are thought to have the potential of resulting from the sale of some kinds of information, other data may lead to particularly undesirable consequences if it is used improperly. For example, the dissemination of financial information about an individual has the potential of leading to the theft of funds, to the denial of wanted credit, or to social embarrassment, while the release of data that a woman is elderly and living alone may jeopardize her personal safety.

Study 4 tested the influence of the type of data being sold on subjects' judgments. One condition specified that, "One day, Mary learns that Company X sold information about her---including her name and address and the fact that she had shopped at Company X, but no other information about her---to other retailers for marketing purposes." A second condition stated that, "One day, Mary learns that Company X sold information about her---including her name and address as well as her purchase and payment history, age, marital status and reported income---to other retailers for marketing purposes." The stimuli were designed for maximum difference in information sensitivity between the two conditions, with the "Non-Sensitive Data"

condition including the minimal amount of information (name and address) about customers that a retailer would be likely to share with another firm and the "Sensitive Data" condition including a variety of information that has previously been cited as being considered sensitive by many people.

In addition, Study 4 included information about the outcome of the information sale for the protagonist (with the "Good Outcome" and "Bad Outcome" conditions specified as in the other studies) and protagonist gender ("Mary" versus "Mike"). The study therefore used a 2 (High vs. Low Data Sensitivity) \times 2 (Good vs. Bad Outcome) \times 2 (Protagonist Gender) experimental design. Subject gender was also included in the data analysis. Due to the limited sample size of 274 respondents, subject occupation was not included.

Consistent with Hypothesis 7, a marginally significant Principle \times Subject Gender interaction ($F(1,268)=3.14$, $p<.10$) revealed itself for the measure of whether the company selling the data was likely to follow the law in other ways. Men perceived that the company that had sold the non-sensitive data was more likely to follow the law than the company that had sold the sensitive data (3.51 for the non-sensitive data condition vs. 2.96 for the sensitive data condition, $F(1,149)=4.05$, $p<.05$), whereas women perceived that the sensitivity of the data being sold was irrelevant to this measure (2.87 for the non-sensitive data condition vs. 3.06 for the sensitive data condition, $p>.10$). No significant Principle \times Subject Gender interaction ($p>.10$) was found for any of the other

measures, including perceived acceptability of the sale, likelihood that the protagonist would be happy about receiving the mail or angry about the sale of information, right of the company to sell the information, or perceptions that the firm valued its customers business or was likely to provide them with good service.

A main effect for the sensitivity of the data sold was found for the measure of how angry the protagonist was likely to be about the information sale. Compared to subjects given the scenario where only the non-sensitive data was sold, subjects who read about the sale of the sensitive information predicted that the protagonist would be more angry (5.61 for the sensitive data condition compared to 4.91 for the non-sensitive data condition, $F(1,274)=10.92, p<.001$). In addition, the sale of the non-sensitive data was perceived to be marginally more acceptable than the sale of the sensitive data (2.52 for the non-sensitive data condition vs. 2.10 for the sensitive data condition, $F(1,274)=3.64, p<.10$). The sensitivity of the information sold did not have a significant effect on any of the other measures tested, including how happy the protagonist would be to receive the mail, whether the protagonist was likely to do business in the future with the company, whether the firm had the right to sell the information, or whether the organization seemed likely to value its customers' business, follow the law, or provide good customer service ($p>.10$).

Only one other significant ($p < .05$) effect related to information sensitivity revealed itself in the analysis: a four-way Principle x Outcome x Protagonist Gender x Subject Gender interaction for the measure of the acceptability of the data sale ($F(1,258)=4.38, p < .05$). Analysis revealed that outcome was perceived to be unrelated to perceived acceptability for male subjects as well as for female subjects reading about a male protagonist ($p > .10$). For female subjects reading about a female protagonist, however, outcome was more influential: when only the non-sensitive information was sold, the scenario with the good outcome was perceived to be marginally more acceptable than the one with the bad outcome (3.24 for the good outcome vs. 2.12 for the bad outcome, $F(1,32)=3.07, p < .10$), but when the sensitive information was also sold, the scenario with the bad outcome was judged to be marginally more acceptable (2.00 for the good outcome vs. 3.73 for the bad outcome, $F(1,20)=3.81, p < .10$). (The four-way interaction is pictured in Appendix 12.)

Discussion

Like the previous study described examining the principle of whether the consumer had given permission for his or her name to be sold, Study 4 provided little support for the hypothesis that men rely more than women on deontological principles when making moral judgments about the sale of consumer information by marketing organizations. The only evidence to support this hypothesis was a marginally significant effect for the measure of

whether the company seemed to be law-abiding; no interaction between principle and subject gender was found for any of the other measures.

In addition, the results of this study suggest that data sensitivity may not be particularly influential in people's judgments about the sale of consumer information by companies for marketing purposes, since most of the main effects for this variable were non-significant.

The unexpected four-way Principle x Outcome x Protagonist x Subject Gender interaction for the measure of acceptability of the data sale was similar to the one for the measure of whether the company was likely to provide good service in the previous study examining the principle of consumer permission. Nevertheless, since this result is difficult to interpret, it will not be discussed further here.

In general, the two studies examining the importance of previously proposed privacy principles on individuals' judgments about the sale of consumer information suggest a few overall conclusions. First, both studies suggest that women and men are equally influenced by the principles of consent and information sensitivity when judging the sale of information about consumers for marketing purposes. Taken in conjunction with the findings reported earlier that women seem to rely more on outcomes than do men when making these judgments, this supports the general conclusion that women may tend to use both care- and justice-based modes of thinking when considering

consumer privacy issues, while men may rely more exclusively on a justice-based approach. Further research should examine the importance of other privacy principles (such as information accuracy or consumer notification) to men and to women.

It should also be noted that the individuals participating in our study seemed to perceive information about whether consumers had given permission for data about themselves to be sold to be extremely important, but were less influenced by information sensitivity. Although obtaining customer permission did not totally allay all consumer objections to the sale (the average responses when permission had been obtained were only about 5 on the seven-point scale for the measures of acceptability about the sale, whether the protagonist was treated fairly and whether the firm had the right to sell the data, for example), it did substantially increase the favorability of judgments on all of the measures tested. In addition, men and women seemed to be equally likely to find information about whether permission had been obtained to be important. It therefore seems that companies that want to be judged as acting appropriately by consumers should consider asking their customers for permission before selling data about them to other companies (or, at least, should give them the opportunity to "opt out" of such sales), as has been suggested previously by privacy scholars and recently recommended by the Direct Marketing Association (Campanelli 1997).

On the other hand, although the sale of the particularly sensitive information provoked more anger and was perceived as marginally less acceptable than the sale of the less sensitive data, subjects did not seem to be more likely to make negative inferences about the company being described or to plan to avoid the firm in the future when such data was sold. Of course, it is possible that individuals may be even more sensitive about some kinds of data (such as their health records, for instance) than that described in the "Sensitive Data" condition of the stimulus materials. Nevertheless, the fact that this study did include a variety of data that has previously been cited as relatively sensitive (such as age, income and credit history) suggests that data sensitivity may not substantially influence consumer judgments about the appropriateness of the transfer of customer data between firms. It therefore may be that a company's argument that it sold only non-sensitive information about consumers may not be very persuasive, if the firm did not also obtain permission for the sale.

Chapter Nine:
General Discussion and Conclusions

This research project suggests that both deontological and teleological factors appear to influence people's judgments about the sale of information about consumers from one company to another. As would be predicted from a deontological perspective, consent was an important factor that influenced people's judgments: subjects rated the sale of the data much more favorably and expressed much more positive inferences about and purchase intentions toward the company when the consumer had given his or her permission in advance. The principle of data sensitivity seemed to be less relevant to subjects' judgments, although consumers were thought to be likely to be less angry when less sensitive data was sold.

On the other hand, as would be predicted from a teleological perspective, the outcome of the data sale for consumers also significantly influenced subjects' judgments of the sale, their inferences about the firm, and their future purchase intentions. Moreover, outcome favorability influenced perceptions about the company and future purchase intentions even when permission from the consumer had been obtained by the company being described; this reinforces the conclusion that people perceive that companies that care about their customers will make an effort to protect those individuals from harm as well as to follow principles relevant to the information exchange.

A second conclusion stems from the gender-related findings of the study. The results provide some support for the hypothesis that women---especially women who are not currently working as business managers or executives---rely more on teleological factors than men do when judging the sale of data about consumers by a marketing organization, when making inferences about the organization's intentions and likely future behaviors toward its customers, and when deciding whether to continue to patronize the firm in the future. This seems to be consistent with the use of a care-based moral approach, in which "good" people are thought to consider the likely impact of their own behaviors on the welfare of others and, when possible, to act in such a way that shields them from harm. Conversely, men in the study tended to place less emphasis on outcomes in their moral judgments and in their inferences about the organization being described (or, for some measures, even responded more favorably when a negative outcome resulted from the sale); this suggests that they may be less inclined to use a care-based approach.

However, this research project revealed little evidence to suggest that men and women differ in terms of the amount of importance they place on deontological principles related to the issue of the transfer of consumer information across organizations. Both male and female subjects were substantially influenced in their moral judgments when the company was described as having obtained consent before selling the information to other firms; in addition, subjects of both genders were equally likely to make inferences about the firm and to alter their purchase intentions toward it based

on this information. While the sensitivity of the information being exchanged had less influence on subjects' judgments, there appeared to be little gender-based variation on this measure either. It therefore seems that even though women may rely more than men upon teleological factors when making judgments about a company's sale of information about its customers, they may not be less likely than men to utilize deontological factors in making those judgments. These findings therefore seem consistent with the hypothesis that women tend to include both care and justice considerations in their judgment processes, while men tend to rely more exclusively on a justice-oriented approach.

The conclusion that gender-based differences in moral reasoning are responsible for the findings reported in this project is strengthened by the fact that the most obvious alternative explanations can be ruled out by the research design. For example, the use of both male and female protagonists eliminated the possibility that male and female subjects differentially identified with the character being depicted in the scenario and that this led to different levels of empathy and, therefore, different ratings of the measures provided. In addition, the fact that men and women did not show any differences in terms of their emotional responses to the stimuli (i.e. anger about the data exchange or happiness about receiving the mail) eliminates the possibility that women may simply have attended more closely to the information provided in the scenarios, or that women perceived the

consequences of the scenarios to be more extreme than men did (for example, feeling that it was better to receive good mail or worse to receive bad mail).

Rather, the results suggest that men and women attended equally to the information given in the scenarios and reacted emotionally to them in the same way. However, men seemed to be more likely than women to make an effort to set aside their emotional reactions when it came to forming conclusions about whether the organization in question had acted appropriately, about the likely characteristics of the firm, and about the desirability of continuing to do business with the company in the future.

The idea that women may be more likely than men to make inferences about the extent to which companies seem to value their business based on the outcomes that they receive has potential relevance for marketers far beyond the domain of consumer privacy. The findings in this study suggest that it is possible that women will view in a relatively positive light companies that seem willing to be especially accommodating of their individual needs. For example, Nordstrom (a department store chain that has engendered a high degree of loyalty among its mostly female clientele) is widely known for having no written customer service policies, and for instead encouraging its salespeople to attempt to satisfy customers in any way possible in order to increase their loyalty. While such a care-oriented approach may not be practical for all firms, it is possible that a company that seems to rigidly follow rules that are detrimental for consumers may be viewed as being

unresponsive to customers' needs and desires by care-oriented individuals, who may then decide to avoid patronizing the firm in the future. Similarly, it is possible that people who tend to use a care orientation may find it especially appealing when a company attempts to anticipate their needs and to provide solutions to their problems without demanding anything immediate in return, since this may emphasize that the firm has its customers' best interests in mind and is concerned enough about their welfare and about maintaining strong relationships with them to make an effort to help them out. The extent to which different sorts of customer service activities or policies lead female or male consumers to make inferences about a company's intentions toward its customers and about its likely future behaviors should be examined in future experimental or qualitative research studies.

Another finding of this research project is related to the responses given by subjects of differing occupations. Contrary to expectations, those subjects identifying themselves as business managers or executives did not respond more favorably than subjects in other occupations to the description of a firm's selling information about its customers to other organizations, nor were they less inclined than other subjects to be influenced by teleological factors. While these results should be replicated with business managers working specifically in the areas of direct or database marketing, they do not provide any evidence that people working in business environments have different attitudes about the sale of consumer information than people in the general population, or that managers are likely to unknowingly violate general

consumer expectations about how data should be handled as they go about making business decisions.

However, examination of the data does suggest that while business managers may not differ greatly from the rest of the population in their attitudes about the sale of information, they may nevertheless approach the topic differently than at least some of their customers do. As described earlier, findings of this research project suggest that women may be more likely than men to respond especially favorably when a sale of data results in a good outcome for consumers and especially unfavorably when it results in a bad outcome when they are making judgments about the act itself and about the company conducting the sale. Whether managers at companies considering selling data about customers to other organizations will innately recognize the importance of outcomes to female consumers is questionable, however, for two reasons. First, despite the recent advancement of women in American businesses, men still hold a majority of management positions at many companies. Since men in general tend to consider teleological considerations to be irrelevant to judgments about a company's sale of information about its customers, it is possible that they will easily overlook the importance of these types of concerns to their female customers. Moreover, findings of this project seem to suggest that even when women are making business decisions, they too may be apt to underestimate the importance of outcomes to female consumers, since female managers did not share the belief expressed by the other women participating in this research project that outcomes were relevant to forming

inferences about whether firms care about their customers and are likely to provide them with good service.

Rather, managers of both genders participating in the project seemed to perceive that it was inappropriate to make inferences about a company based on the outcomes of its data-exchange activities. In fact, a number of the managers (and none of the non-managers) wrote in the margin of the questionnaire that measures regarding the extent to which the company valued its customers or provided good customer service were irrelevant to the scenario described and should not have been included in the study. Of course, it is possible that from an objective viewpoint the managers are correct, since whether there actually is a correlation between the outcome of a company's sale of data for its customers and the extent to which it values them or is likely to offer good service to them is not addressed in this study. Nevertheless, whether the inferences about organizations made by female consumers are accurate seems to be beside the point for companies that want to increase goodwill and loyalty among their customers. Rather, companies that realize that consumers do tend to make inferences based on the consequences of how information is used have the potential of becoming more successful by acting in such a manner that will make these individuals more likely to think well of them.

Several directions for future research present themselves as a result of this project. First, a question that still remains is why women were more likely

than men to allow information about the outcome of the scenarios presented in the studies to influence their moral judgments, their inferences about the organization, and their future purchase intentions. As stated earlier, one possibility is that women tend to be more care-oriented than men in their moral judgments, and that they therefore are more likely to believe that firms should take the responsibility to ensure that consumers are helped rather than hurt as a result of their data-usage practices. While previous research by other authors has yielded substantial evidence to show that women do tend to be more care-oriented than men, however, this study did not attempt to measure moral orientation directly; it is therefore impossible to say with certainty whether differences in moral orientation were related to findings reported here. Therefore, future studies that attempt to measure the moral orientation of individual subjects (either through "talk-aloud" protocol procedures (Ericsson and Simon 1984; Russo, Johnson and Stephens 1989) or through the administration of recently developed scales measuring moral orientation (Jensen, McGhie and Jensen 1991; Yacker and Weinberg 1990)) and then match that information with subjects' ratings of various scenarios describing the sale of consumer information by a marketing organization should be conducted.

In addition, even if the finding reported here that women tend to be more outcome-driven than men in their judgments about the sale of consumer information by marketing organizations is indeed due to their stronger care orientation, the question of exactly why they are more likely to use this moral

reasoning approach when considering this type of dilemma may be profitably examined in future research. As described earlier, the apparent greater propensity of women to rely upon a care orientation has previously been attributed to a number of factors; the relevance of each of these to the topic being pursued should be investigated in future research studies.

For example, one hypothesis suggests that women tend to take a care orientation toward making moral decisions because they are especially empathetic and therefore become more upset than men when others are treated unjustly. This theory suggests that the reason that women were more likely than men to allow the protagonist outcomes described in the scenarios in this project to influence their judgments was because they empathized more strongly with the character being depicted. The fact that men and women did not differ in their estimations of how angry or happy they perceived that the protagonist described in the scenario would feel undercuts this explanation somewhat, since increased empathy is thought to stem at least in part from the ability of some people to accurately ascertain the emotions that others are feeling. However, a second component of empathy involves the extent to which an individual tends to actually experience himself or herself the emotions that are observed in others; this may be relevant here since it is possible that female subjects were especially likely to feel anger or unhappiness themselves when they read the scenarios, and that they tended to allow these feelings to affect their judgments. Therefore, the extent to which empathy influences the type of moral reasoning used by subjects

should be examined in future studies, by measuring subjects' levels of empathy toward others and then determining whether those individuals who are more empathic in general tend to be especially likely to rely on information about outcomes when they make moral judgments about the sale of consumer information by a business organization.

A second explanation for why women may be more care-oriented than men that has previously been posed by scholars is the theory that women may be more emotional or relationship-oriented than men, either innately or due to the socialization they receive. Future studies should therefore attempt to measure specifically the extent to which individual subjects tend to value relationships with others or to allow their emotions to guide their behaviors; these findings can then be matched with their propensity to be influenced by information about outcomes when making moral judgments about the sale of consumer data by a marketing organization.

Another possibility is that women and men tend to differ in terms of how they interpret their interactions with retailers, and that this influences the moral orientation they use when judging those companies' actions. For example, if women see each interaction with a particular retailer as being part of an ongoing relationship while men view it as a discrete transaction, then women may be more inclined to attempt to ascertain the firm's intentions and likely future behaviors by attending to information about whether it seemed to consider its customers' welfare when selling information about those

individuals to other firms. This hypothesis may be tested in future studies by developing measures of the extent to which individuals perceive that their interactions with a particular type of marketing organization constitute an ongoing relationship, and then matching this data with information on subjects' propensity to use information about outcomes when making judgments about the data-usage activities of a firm of that type.

Another explanation for the tendency of women to use a care orientation when considering moral dilemmas, proposed by cognitive psychologists, is that compared to men, women tend to be more broad cognitive processors and to consider a wider variety of information. Two findings of this research project seem to argue against the possibility that this explanation is responsible for the tendency of women to rely more than men on outcomes in making judgments about the sale of consumer information by business organizations. First, men and women judged outcomes as equally likely to influence the emotional measures of happiness about receiving the mail and anger about the sale; this suggests that both male and female subjects were equally cognizant of the information about outcomes that was provided. Moreover, if men are less inclined than women to use multiple types of information when making moral judgments, then they might have been expected to rely upon information about outcomes when no other information about the scenario was available, but to disregard it when other relevant information (such as whether the firm had obtained permission for the sale from consumers) was given. This pattern of data was not found; rather, men

tended to disregard information about outcomes whether or not other deontological information about the scenario was provided.

However, it is possible that even when deontological information about whether principles were followed was not supplied in the scenario, both men and women inferred its existence by, for example, assuming that if the scenario did not mention that permission had been supplied, then it must not have been obtained. If this was the case, then the finding that women relied more than men on outcomes may have been due to the fact that women considered information about outcomes as well as about the fact that permission did not appear to have been granted, while men concentrated only on the presumed lack of consent. Therefore, the cognitively-based explanation for the results of the project should be researched further, perhaps by using talk-aloud protocols that have subjects detail the thoughts that come into their minds as they consider their judgments. It also might be fruitful to measure the amount of time that subjects of each gender spend considering the information in the scenario and answering the questions, since if female subjects are weighing more total information than male subjects, then they might be expected to spend more time on the task.

A final possibility is that women may have been more influenced by outcomes than men in this study because of issues related to power and dependency. As stated earlier, a person that is highly dependent upon another individual has strong motivation to attend to the actions and to try to predict the future

behaviors of that individual. He or she may therefore be inclined to use all available information in order to attempt to determine whether the more powerful person seems to be concerned about his or her welfare. Assuming that the same dynamic applies to relationships between customers and marketing companies, consumers who feel especially dependent upon a particular organization may be expected to be more inclined to use a care-oriented approach when judging its actions and may tend to perceive it to be particularly problematic when the firm seems to have acted without regard for how the consequences of those behaviors might affect the well-being of its customers.

This has relevance to the scenario presented in this research study because of the possibility that women may be more highly involved in shopping than men, and therefore may perceive their relationships with retailers to be especially important. If this is the case, then the women participating in this research project may have been more inclined than the men to reflect particularly thoroughly on the behaviors of the company being described and to judge the firm harshly if it did not seem to have acted to protect the best interests of its customers. In order to test the possibility that women perceive their relationships with retailers to be more important than men do and that this influenced the results reported here, similar studies using types of organizations that seem likely to prompt more equal levels of involvement by men and women (e.g. dentists, lawyers or banks) might be conducted in the future. The importance and riskiness of the products and services provided

by these different kinds of companies perceived by individual subjects could then be measured, and this data could then be matched with subjects' propensity to use information about outcomes when making judgments about firms' data-usage practices. Another test of this hypothesis would involve developing stimuli in which subjects are asked to imagine various scenarios in which the protagonist's interactions with a company are anticipated to be relatively important or unimportant (e.g. Ostrom and Iacobucci 1995), and then determining whether people tend to rely more upon information about outcomes when a high-importance purchasing situation has been described.

A similar issue involves the extent to which consumers feel capable of making an informed judgment about the quality of the product or service being purchased. As stated earlier, it is possible that if consumers feel relatively vulnerable with regard to a particular purchase, they may be inclined to choose a vendor that appears to care about its customers and therefore can be trusted to treat them well. While consumers may feel especially vulnerable when they are choosing a product or service that is important or risky, a high level of vulnerability also tends to be present when people are purchasing what have been called "credence goods" (e.g. Brown and Dacin 1997; Ostrom and Iacobucci 1995; Keaveney 1995), such as accounting or legal services. With credence goods, it is difficult to judge the quality of the product or service being provided upfront or even after it has been delivered; conversely, with experience goods (such as clothing), most of the relevant information is readily apparent to consumers after they consume the product or, in many

cases, even before it is purchased. Because consumers are not able to accurately judge the quality of credence goods, peripheral information--such as, conceivably, how the company handles information about its customers--may be attended to carefully and used to infer the quality of the core products and services being offered. The importance of privacy-related information to individuals evaluating credence versus experience goods might be tested in future studies by varying the type of product category being described in the scenarios, or by measuring how knowledgeable individual subjects are about a particular product category and then testing whether less knowledgeable individuals tend to be more likely to rely on information about outcomes when making judgments about a particular vendor.

Finally, cross-cultural studies might be conducted to determine the extent to which the gender and occupational differences reported here present themselves in other countries. For example, Japanese businesses have often been described as being highly relationship-oriented and as having the stated goal of caring for customers (e.g. Black and Mendenhall 1993; Dyer and Ouchi 1993; Johnson, Sakano, Cote and Onzo 1993); it therefore is possible that Japanese businessmen and women will exhibit some of the same care-oriented tendencies in their judgments that non-managerial women in the U.S. study demonstrated. On the other hand, since English people have previously been described as more principles-oriented than Americans (e.g. Petrisson and Wang 1995), it is possible that English women as well as men will be relatively likely to rely upon justice rather than care considerations when judging the

appropriateness of information exchanges by marketing organizations. Such cross-cultural studies have the potential of enriching the overall literature on gender-based moral reasoning as well as making an interesting contribution to the study of relationship marketing and consumer privacy issues.

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Appendix 1

Stimuli Provided to Subjects

STUDY 1

Version 1:

Joan is a customer of Company X, a retailer. One day, Joan learns that Company X sold information about her to other firms for marketing purposes. As a result of the sale, Joan received a number of catalogs and other marketing materials that were relevant to her needs and interests and that she enjoyed reading. Assuming that Joan is a typical consumer, please answer the questions below.

Version 2:

Jon is a customer of Company X, a retailer. One day, Jon learns that Company X sold information about him to other firms for marketing purposes. As a result of the sale, Jon received a number of catalogs and other marketing materials that were relevant to his needs and interests and that he enjoyed reading. Assuming that Jon is a typical consumer, please answer the questions below.

Version 3:

Joan is a customer of Company X, a retailer. One day, Joan learns that Company X sold information about her to other firms for marketing purposes. As a result of the sale, Joan received a great deal of junk mail that took time to sort through and a number of unwanted telemarketing calls. Assuming that Joan is a typical consumer, please answer the questions below.

Version 4:

Jon is a customer of Company X, a retailer. One day, Jon learns that Company X sold information about him to other firms for marketing purposes. As a result of the sale, Jon received a great deal of junk mail that took time to sort through and a number of unwanted telemarketing calls. Assuming that Jon is a typical consumer, please answer the questions below.

Study 2**Version 1:**

Jane is a customer of Company X, a retailer. One day, Jane learns that Company X sold information about her to other firms for marketing purposes. As a result of the sale, Jane received a number of catalogs and other marketing materials that were relevant to her needs and interests and that she enjoyed reading. Assuming that Jane is a typical consumer, please answer the questions below.

Version 2:

Jim is a customer of Company X, a retailer. One day, Jim learns that Company X sold information about him to other firms for marketing purposes. As a result of the sale, Jim received a number of catalogs and other marketing materials that were relevant to his needs and interests and that he enjoyed reading. Assuming that Jim is a typical consumer, please answer the questions below.

Version 3:

Jane is a customer of Company X, a retailer. One day, Jane learns that Company X sold information about her to other firms for marketing purposes. As a result of the sale, Jane received a great deal of junk mail that took time to sort through and a number of unwanted telemarketing calls. Assuming that Jane is a typical consumer, please answer the questions below.

Version 4:

Jim is a customer of Company X, a retailer. One day, Jim learns that Company X sold information about him to other firms for marketing purposes. As a result of the sale, Jim received a great deal of junk mail that took time to sort through and a number of unwanted telemarketing calls. Assuming that Jim is a typical consumer, please answer the questions below.

Version 5:

Jane is a customer of Company X, a retailer. Despite the fact that Company X is located quite a long way from her home and is inconvenient for her to visit, Jane has chosen to do business with Company X because of the organization's promises in its advertising to deliver particularly good treatment and a high level of service to its customers. One day, Jane learns that Company X sold information about her to other firms for marketing purposes. As a result of the sale, Jane received a number of catalogs and other marketing materials that were relevant to her needs and interests and that she enjoyed reading. Assuming that Jane is a typical consumer, please answer the questions below.

Version 6:

Jim is a customer of Company X, a retailer. Despite the fact that Company X is located quite a long way from his home and is inconvenient for him to visit, Jim has chosen to do business with Company X because of the organization's promises in its advertising to deliver particularly good treatment and a high level of service to its customers. One day, Jim learns that Company X sold information about him to other firms for marketing purposes. As a result of the sale, Jim received a number of catalogs and other marketing materials that were relevant to his needs and interests and that he enjoyed reading. Assuming that Jim is a typical consumer, please answer the questions below.

Version 7:

Jane is a customer of Company X, a retailer. Despite the fact that Company X is located quite a long way from her home and is inconvenient for her to visit, Jane has chosen to do business with Company X because of the organization's promises in its advertising to deliver particularly good treatment and a high level of service to its customers. One day, Jane learns that Company X sold information about her to other firms for marketing purposes. As a result of the sale, Jane received a great deal of junk mail that took time to sort through and a number of unwanted telemarketing calls. Assuming that Jane is a typical consumer, please answer the questions below.

Version 8:

Jim is a customer of Company X, a retailer. Despite the fact that Company X is located quite a long way from his home and is inconvenient for him to visit, Jim has chosen to do business with Company X because of the organization's promises in its advertising to deliver particularly good treatment and a high level of service to its customers. One day, Jim learns that Company X sold information about him to other firms for marketing purposes. As a result of the sale, Jim received a great deal of junk mail that took time to sort through and a number of unwanted telemarketing calls. Assuming that Jim is a typical consumer, please answer the questions below.

Version 9:

Jane is a customer of Company X, a retailer. One day, Company X asked Jane if it would be okay to sell information about her to other companies, and Jane agreed to this. Company X then proceeded to sell information about Jane to other firms for marketing purposes. As a result of the sale, Jane received a number of catalogs and other marketing materials that were relevant to her needs and interests and that she enjoyed reading. Assuming that Jane is a typical consumer, please answer the questions below.

Version 10:

Jim is a customer of Company X, a retailer. One day, Company X asked Jim if it would be okay to sell information about him to other companies, and Jim agreed to this. Company X then proceeded to sell information about Jim to other firms for marketing purposes. As a result of the sale, Jim received a number of catalogs and other marketing materials that were relevant to his needs and interests and that he enjoyed reading. Assuming that Jim is a typical consumer, please answer the questions below.

Version 11:

Jane is a customer of Company X, a retailer. One day, Company X asked Jane if it would be okay to sell information about her to other companies, and Jane agreed to this. Company X then proceeded to sell information about Jane to other firms for marketing purposes. As a result of the sale, Jane received a great deal of junk mail that took time to sort through and a number of unwanted telemarketing calls. Assuming that Jane is a typical consumer, please answer the questions below.

Version 12:

Jane is a customer of Company X, a retailer. One day, Company X asked Jane if it would be okay to sell information about her to other companies, and Jane agreed to this. Company X then proceeded to sell information about Jane to other firms for marketing purposes. As a result of the sale, Jane received a great deal of junk mail that took time to sort through and a number of unwanted telemarketing calls. Assuming that Jane is a typical consumer, please answer the questions below.

STUDY 3

Version 1:

Marcia is a customer of Company X, a retailer. Despite the fact that Company X is located quite a long way from her home and is inconvenient for her to visit, Marcia has chosen to do business with Company X because of the organization's promises in its advertising to deliver particularly good treatment to its customers. One day, Company X sells information about Marcia to several other companies. As a result of the sale, Marcia receives many interesting catalogs and other marketing materials that she enjoys reading.

Version 2:

Mark is a customer of Company X, a retailer. Despite the fact that Company X is located quite a long way from his home and is inconvenient for him to visit, Mark has chosen to do business with Company X because of the organization's promises in its advertising to deliver particularly good treatment to its customers. One day, Company X sells information about Mark to several other companies. As a result of the sale, Mark receives many interesting catalogs and other marketing materials that he enjoys reading.

Version 3:

Marcia is a customer of Company X, a retailer. Despite the fact that Company X is located quite a long way from her home and is inconvenient for her to visit, Marcia has chosen to do business with Company X because of the organization's promises in its advertising to deliver particularly good treatment to its customers. One day, Company X sells information about Marcia to several other companies. As a result of the sale, Marcia receives a great deal of junk mail that takes time to sort through and several unwanted telemarketing calls.

Version 4:

Mark is a customer of Company X, a retailer. Despite the fact that Company X is located quite a long way from his home and is inconvenient for him to visit, Mark has chosen to do business with Company X because of the organization's promises in its advertising to deliver particularly good treatment to its customers. One day, Company X sells information about

Mark to several other companies. As a result of the sale, Mark receives a great deal of junk mail that takes time to sort through and several unwanted telemarketing calls.

Version 5:

Marcia is a customer of Company X, a retailer. Despite the fact that Company X is not known for delivering especially good treatment to its customers, Marcia has chosen to do business with Company X because it is located near her home and is convenient for her to visit. One day, Company X sells information about Marcia to several other companies. As a result of the sale, Marcia receives many interesting catalogs and other marketing materials that she enjoys reading.

Version 6:

Mark is a customer of Company X, a retailer. Despite the fact that Company X is not known for delivering especially good treatment to its customers, Mark has chosen to do business with Company X because it is located near his home and is convenient for him to visit. One day, Company X sells information about Mark to several other companies. As a result of the sale, Mark receives many interesting catalogs and other marketing materials that he enjoys reading.

Version 7:

Marcia is a customer of Company X, a retailer. Despite the fact that Company X is not known for delivering especially good treatment to its customers, Marcia has chosen to do business with Company X because it is located near her home and is convenient for her to visit. One day, Company X sells information about Marcia to several other companies. As a result of the sale, Marcia receives a great deal of junk mail that takes time to sort through and several unwanted telemarketing calls.

Version 8:

Mark is a customer of Company X, a retailer. Despite the fact that Company X is not known for delivering especially good treatment to its customers, Mark has chosen to do business with Company X because it is located near his home and is convenient for him to visit. One day, Company X sells information about Mark to several other companies. As a result of the sale, Mark receives a great deal of junk mail that takes time to sort through and several unwanted telemarketing calls.

STUDY 4**Version 1:**

Mary is a customer of Company X, a department store. One day, Mary learns that Company X sold information about her---including her name and address and the fact that she had previously shopped at Company X, but no other information about her---to other retailers for marketing purposes. Mary was not asked in advance whether she wanted information about herself to be sold. As a result of the sale, Mary received many interesting catalogs and other marketing materials that she enjoyed reading. Assuming that Mary is a typical customer, please answer the questions below.

Version 2:

Mike is a customer of Company X, a department store. One day, Mike learns that Company X sold information about her---including his name and address and the fact that he had previously shopped at Company X, but no other information about him---to other retailers for marketing purposes. Mike was not asked in advance whether he wanted information about himself to be sold. As a result of the sale, Mike received many interesting catalogs and other marketing materials that he enjoyed reading. Assuming that Mike is a typical customer, please answer the questions below.

Version 3:

Mary is a customer of Company X, a department store. One day, Mary learns that Company X sold information about her---including her name and address and the fact that she had previously shopped at Company X, but no other information about her---to other retailers for marketing purposes. Mary was not asked in advance whether she wanted information about herself to be sold. As a result of the sale, Mary received a great deal of junk mail that took time to sort through and several unwanted telemarketing calls. Assuming that Mary is a typical customer, please answer the questions below.

Version 4:

Mike is a customer of Company X, a department store. One day, Mike learns that Company X sold information about him---including his name and address and the fact that he had previously shopped at Company X, but no other information about him---to other retailers for marketing purposes. Mike was not asked in advance whether he wanted information about himself to be sold. As a result of the sale, Mike received a great deal of junk mail that took time to sort through and several unwanted telemarketing calls. Assuming that Mike is a typical customer, please answer the questions below.

Version 5:

Mary is a customer of Company X, a department store. One day, Mary learns that Company X sold information about her---including her name and address as well as her purchase and payment history, age, marital status and reported income---to other retailers for marketing purposes. Mary was not asked in advance whether she wanted information about herself to be sold. As a result of the sale, Mary received many interesting catalogs and other marketing materials that she enjoyed reading. Assuming that Mary is a typical customer, please answer the questions below.

Version 6:

Mike is a customer of Company X, a department store. One day, Mike learns that Company X sold information about him---including his name and address as well as his purchase and payment history, age, marital status and reported income---to other retailers for marketing purposes. Mike was not asked in advance whether he wanted information about himself to be sold. As a result of the sale, Mike received many interesting catalogs and other marketing materials that he enjoyed reading. Assuming that Mike is a typical customer, please answer the questions below.

Version 7:

Mary is a customer of Company X, a department store. One day, Mary learns that Company X sold information about her---including her name and address as well as her purchase and payment history, age, marital status and reported income---to other retailers for marketing purposes. Mary was not asked in advance whether she wanted information about herself to be sold. As a result of the sale, Mary received a great deal of junk mail that took time to sort through and several unwanted telemarketing calls. Assuming that Mary is a typical customer, please answer the questions below.

Version 8:

Mike is a customer of Company X, a department store. One day, Mike learns that Company X sold information about him---including his name and address as well as his purchase and payment history, age, marital status and reported income---to other retailers for marketing purposes. Mike was not asked in advance whether he wanted information about himself to be sold. As a result of the sale, Mike received a great deal of junk mail that took time to sort through and several unwanted telemarketing calls. Assuming that Mike is a typical customer, please answer the questions below.

Appendix 2 Outcome Main Effects

Acceptability of the Sale :

F(1,1247)=30.66, $p<.001$

Good Outcome 3.14

Bad Outcome 2.47

Company Treated Protagonist Fairly:

F(1,436)=7.35, $p<.01$

Good Outcome 3.62

Bad Outcome 3.05

Company Values Customers' Business:

F(1,1238)=13.24, $p<.001$

Good Outcome 2.96

Bad Outcome 2.59

Company Likely to Provide Good Customer Service:

F(1,1226)=13.98, $p<.001$

Good Outcome 3.43

Bad Outcome 3.07

Protagonist Likely to Continue to Do Business with Company:

F(1,1242)=104.36, $p<.001$

Good Outcome 4.09

Bad Outcome 2.95

Protagonist Likely to Be Angry About Sale:

F(1,1243)=132.35, $p<.001$

Good Outcome 4.35

Bad Outcome 5.59

Protagonist Likely to Be Happy About Receiving Solicitations:

F(1,811)=507.86, $p>.001$

Good Outcome 4.15

Bad Outcome 1.76

Appendix 3
Subject Gender Main Effects

Company Had Right to Sell Information:

$F(1,994)=6.52, p<.05$

Men	2.99
Women	2.62

Company Treated Protagonist Fairly:

$F(1,431)=5.81, p<.05$

Men	3.56
Women	3.05

Company Values Customers' Business:

$F(1,1240)=9.77, p<.01$

Men	2.93
Women	2.30

Company Likely to Follow Law:

$F(1,1235)=25.59, p<.001$

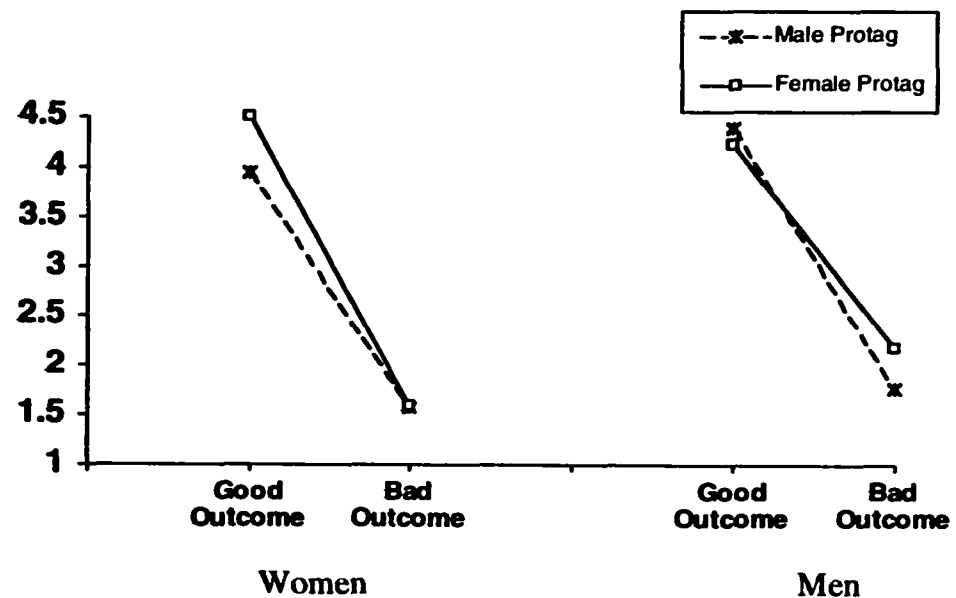
Men	3.68
Women	3.14

Company Likely to Provide Good Customer Service:

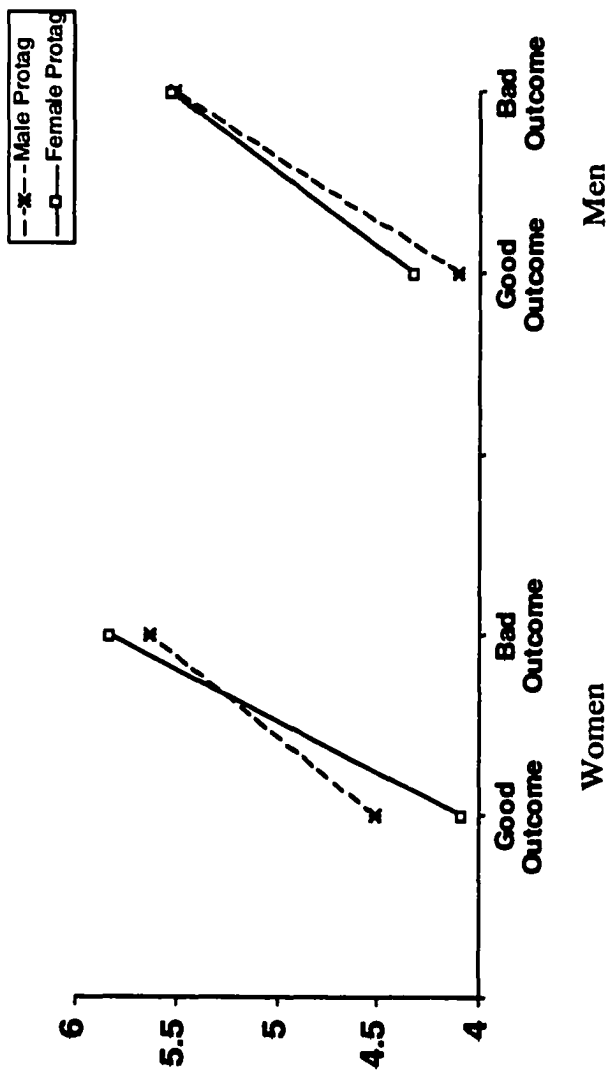
$F(1,1226)=16.16, p<.001$

Men	3.43
Women	3.04

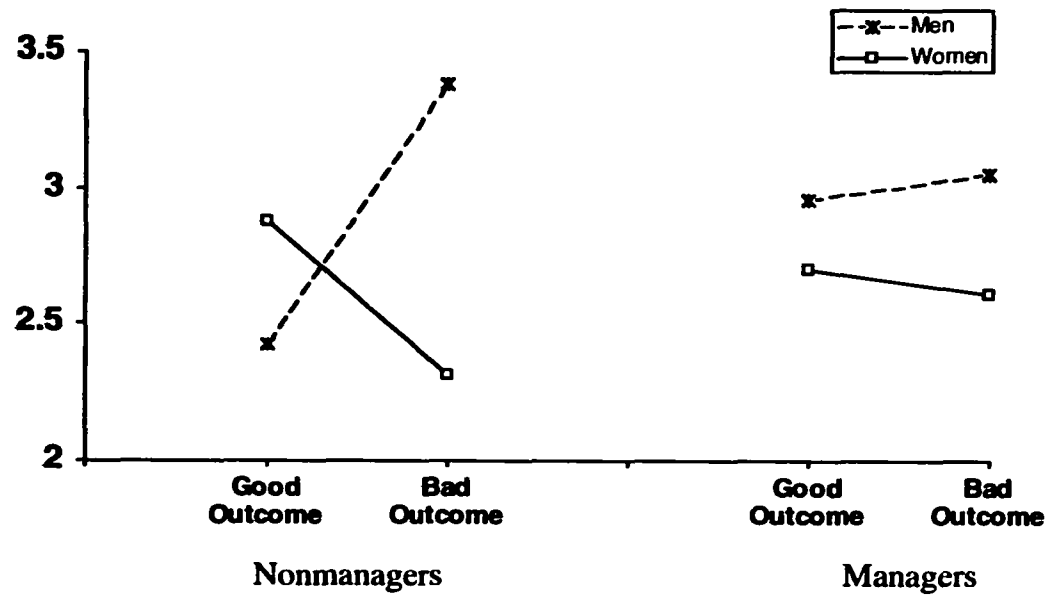
Appendix 4--Protagonist Happy to Receive Mail



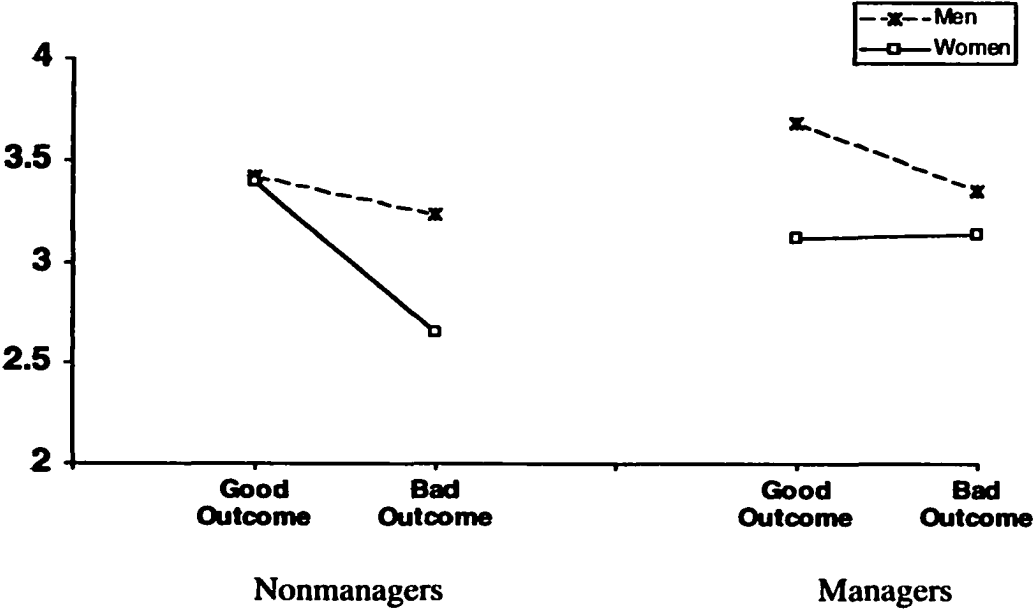
Appendix 5---Protagonist Angry About Sale



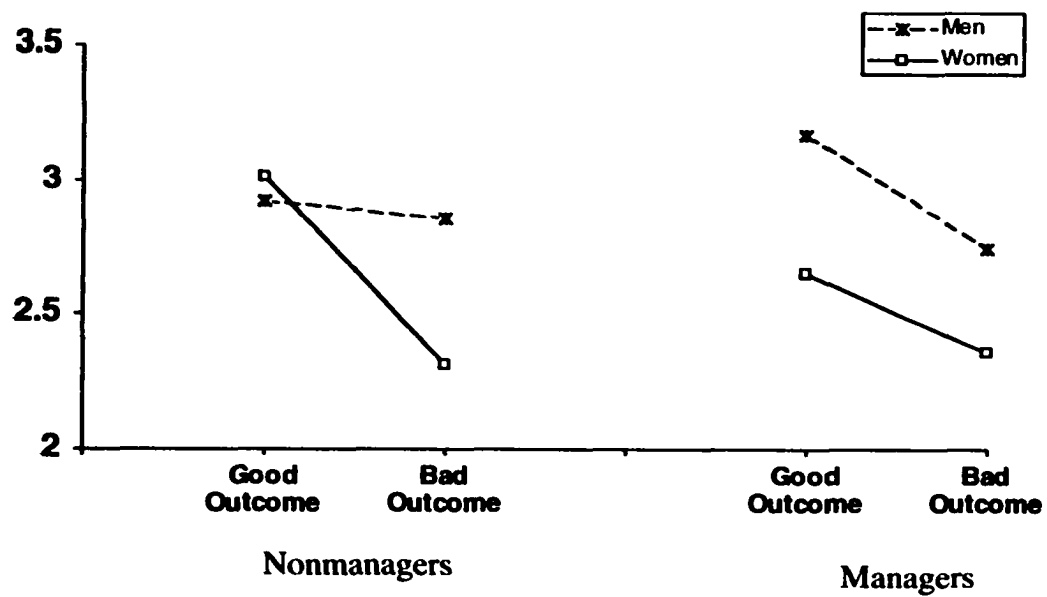
Appendix 6---Company Has Right to Sell Information



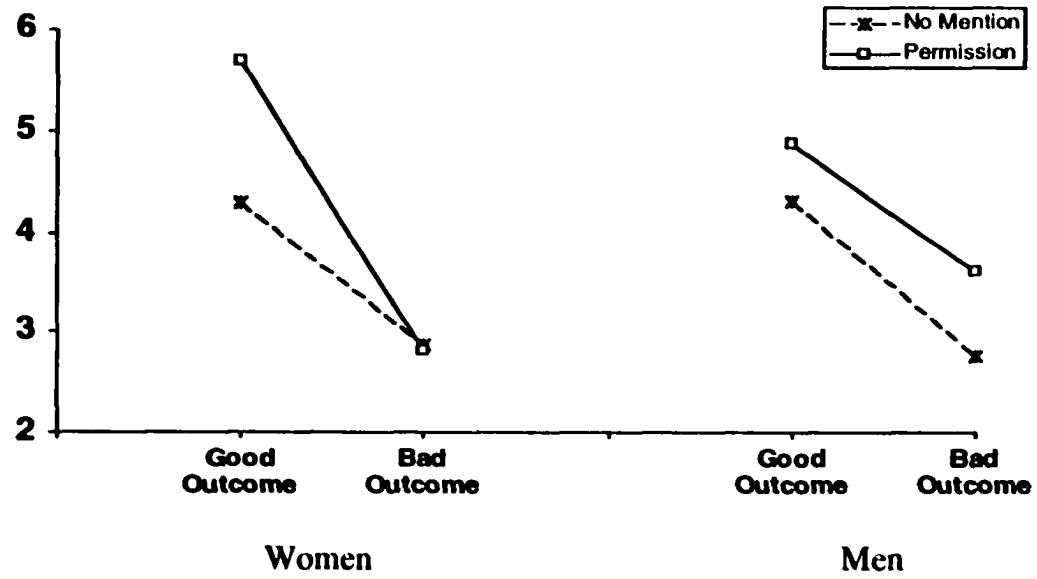
Appendix 7---Company Provides Good Service



Appendix 8---Company Values Customers' Business



Appendix 9---Protagonist Likely to Do Business in Future



Appendix 10
Permission Main Effects

Acceptability of the Sale:

$F(1,285)=94.42, p<.001$

Permission 4.95

No Mention 2.53

Protagonist Likely to be Angry About Sale:

$F(1,285)=57.06, p<.001$

Permission 3.14

No Mention 4.95

Company Treated Protagonist Fairly:

$F(1,285)=123.09, p<.001$

Permission 5.00

No Mention 2.46

Protagonist Likely to Do Business with Company in Future:

$F(1,285)=8.25, p<.005$

Permission 4.26

No Mention 3.56

Company Had Right to Sell Information:

$F(1,285)=79.93, p<.001$

Permission 5.01

No Mention 2.62

Company Values Customers' Business:

$F(1,284)=23.73, p<.001$

Permission 4.03

No Mention 2.90

Company Likely to Follow the Law:

$F(1,281)=34.46, p<.001$

Permission 4.54

No Mention 3.24

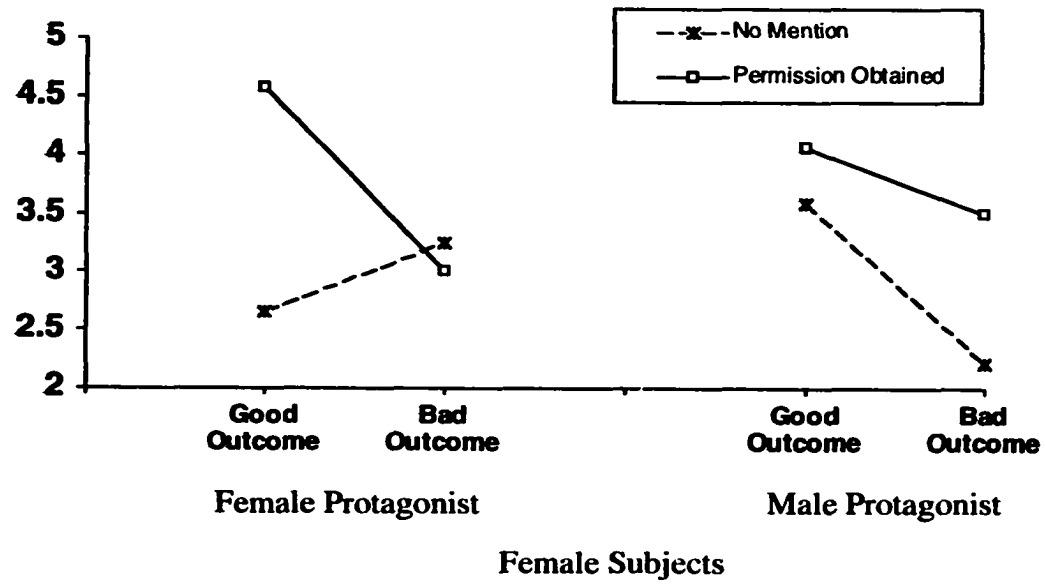
Company Likely to Provide Good Customer Service:

$F(1,280)=20.24, p<.001$

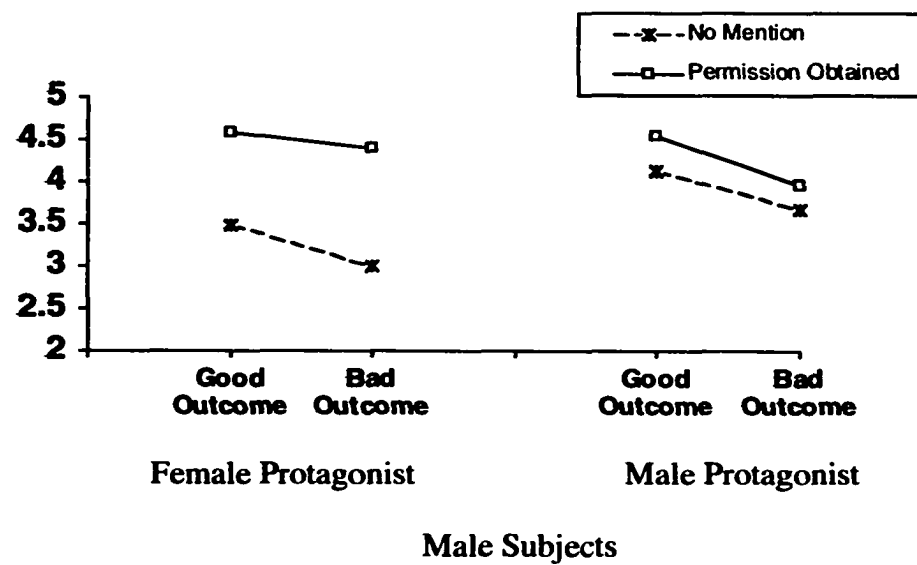
Permission 4.14

No Mention 3.23

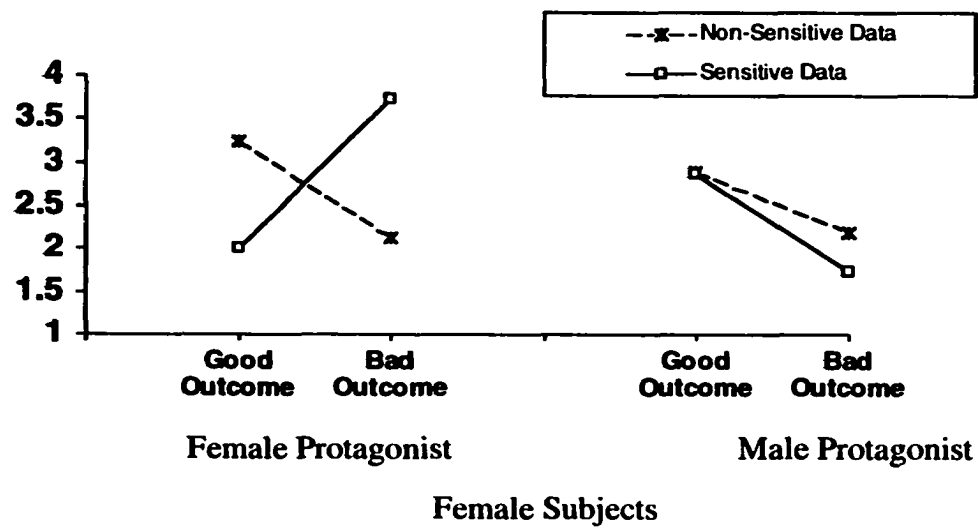
Appendix 11 Part 1---Company Provides Good Service



Appendix 11 Part 2---Company Provides Good Service



Appendix 12 Part 1---Acceptability of Data Sale



Appendix 12 Part 2---Acceptability of Data Sale

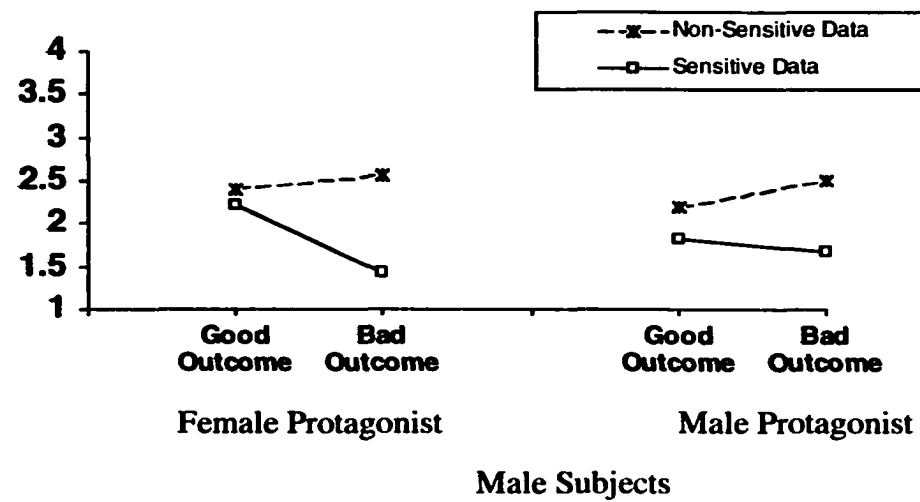
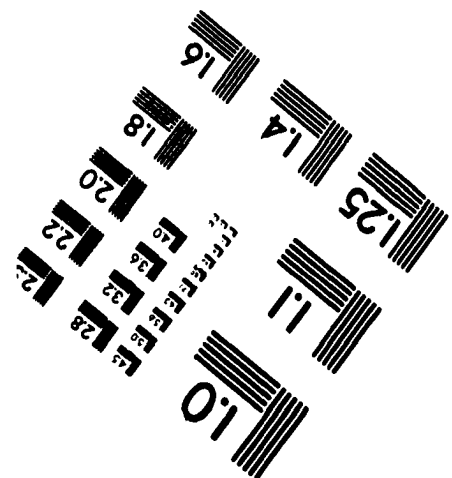
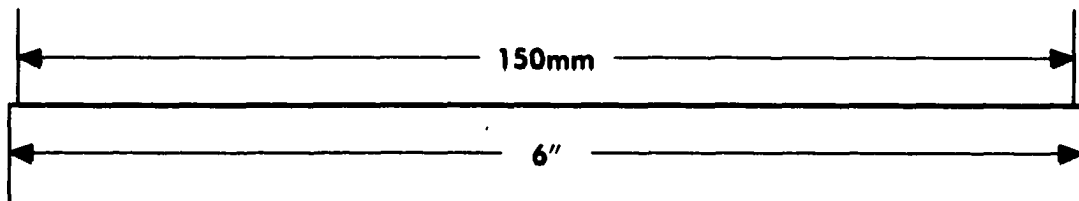
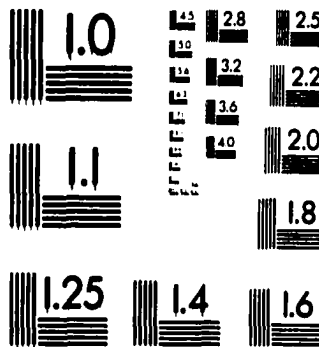
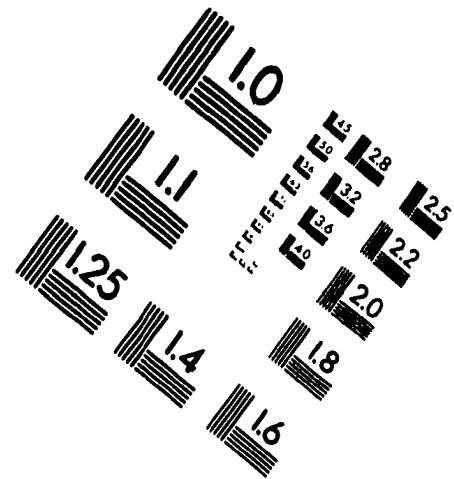
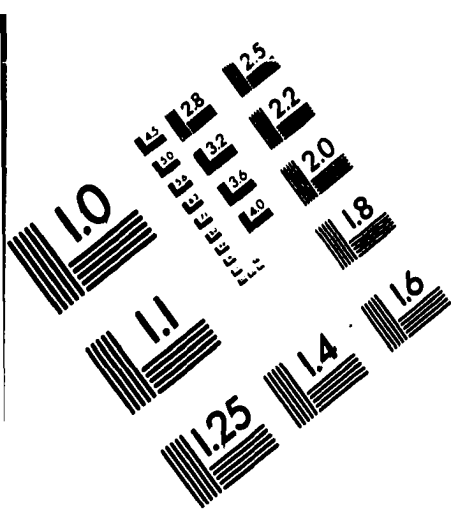


IMAGE EVALUATION TEST TARGET (QA-3)



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