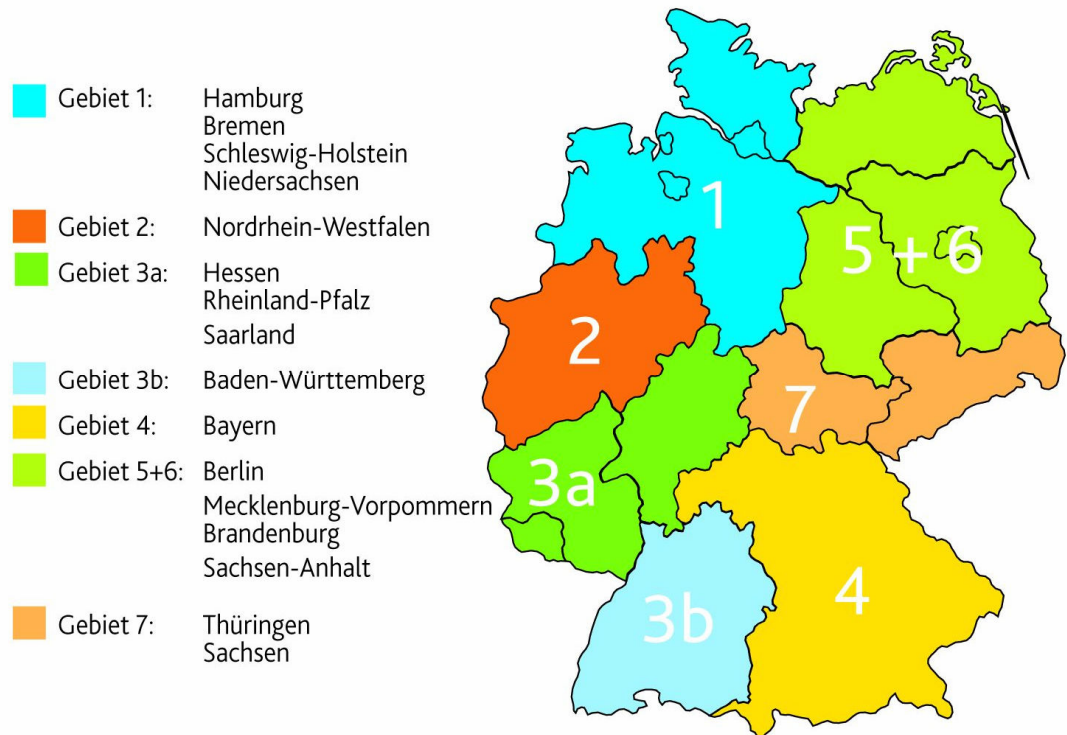


## Appendix

### 1. Nielsen areas

#### 1.1. Germany

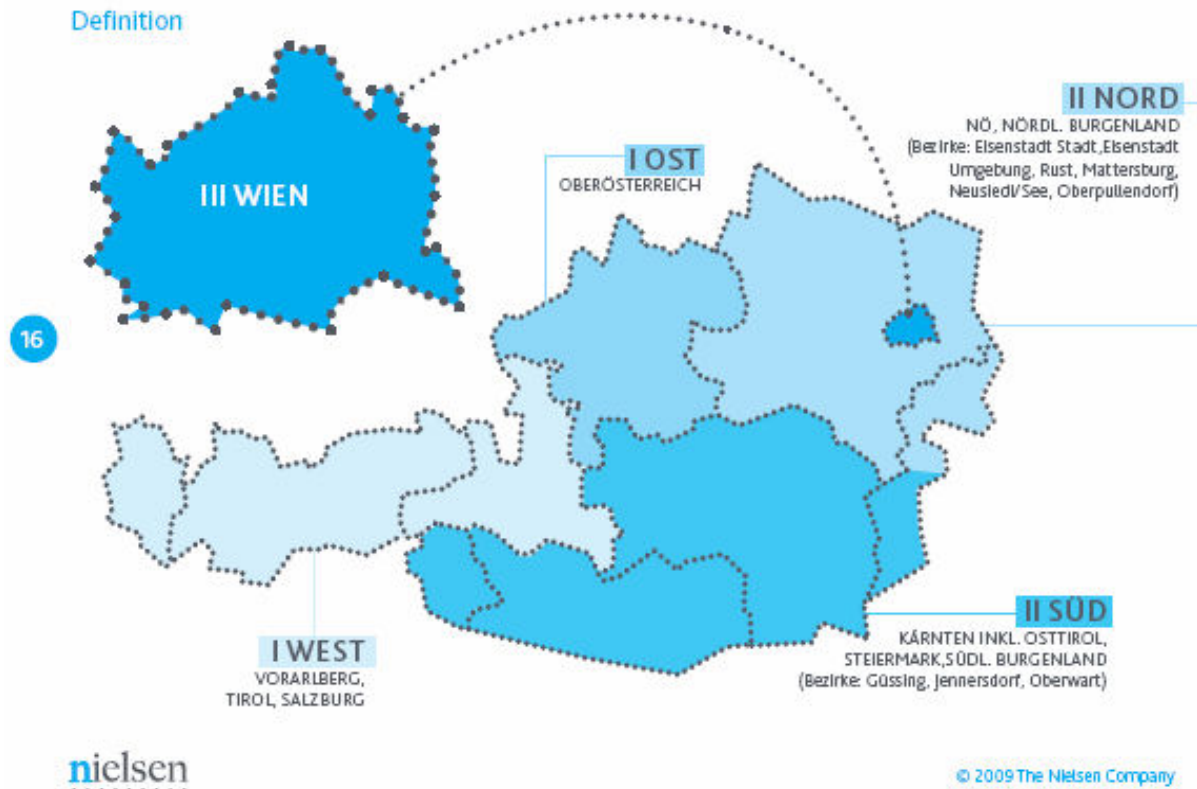


**Graph 1: Nielsen, Nielsen areas German, <http://de.acnielsen.com/company/images/Nielsen-Gebiete5.jpg>, 01.04.2011.**

## 1.2. Nielsen areas in Austria

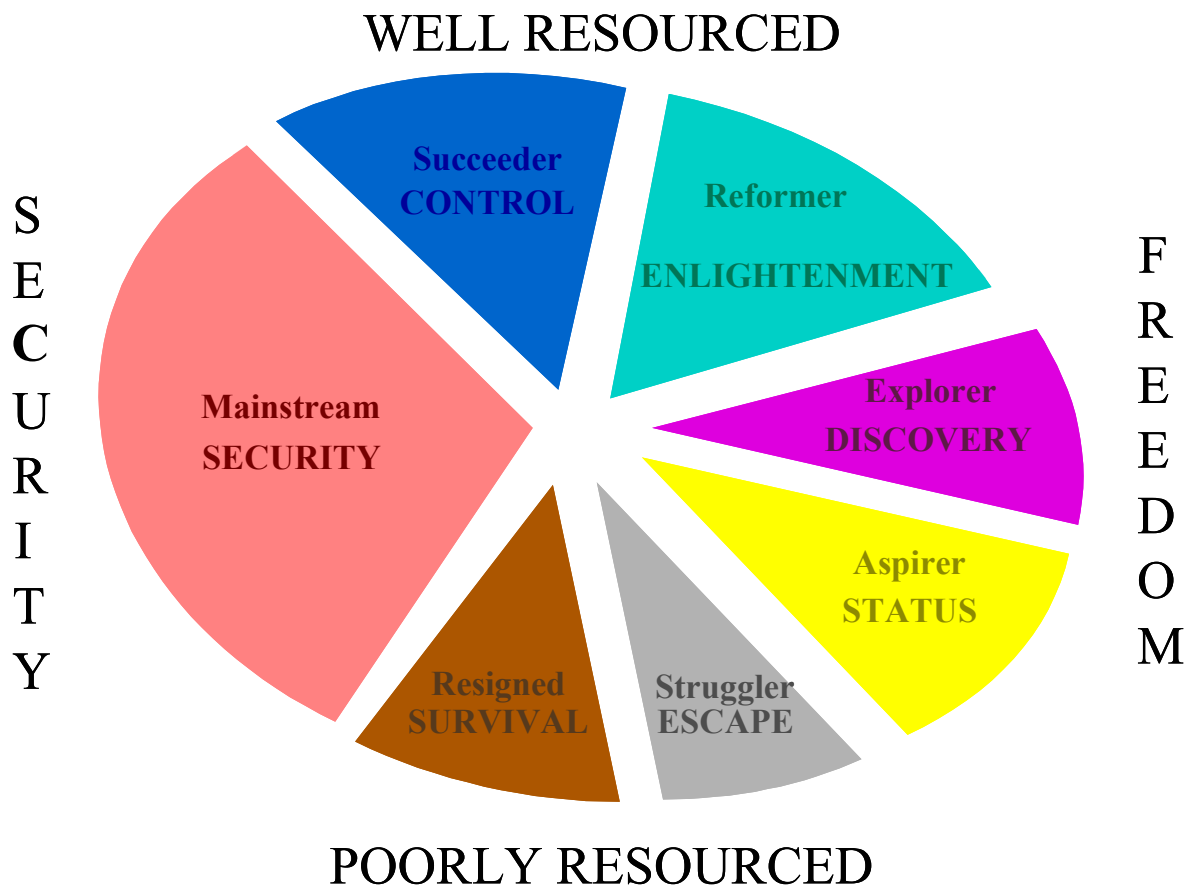
### NIELSEN GEBIETE ÖSTERREICH.

#### Definition



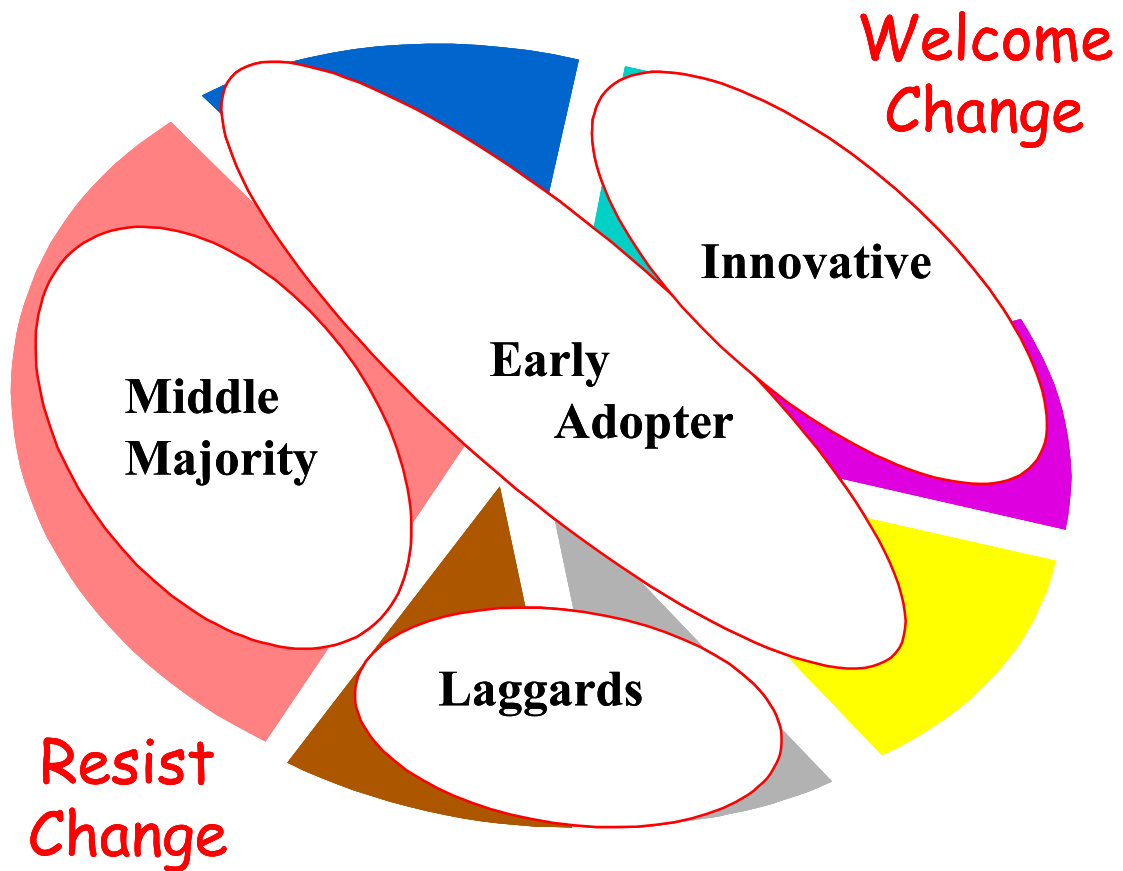
Graph 2: Nielsen, Nielsen areas in Austria, [http://at.nielsen.com/site/documents/booklet\\_nielsen.pdf](http://at.nielsen.com/site/documents/booklet_nielsen.pdf), 01.04.2011.

2. Cross-cultural consumer characterization: Segments in different dimensions



Graph 3: Young & Rubicam, Mindsets, <http://www.4cs.vr.com/public ftp/ outgoing/mindsets.doc>, 01.04.2011.

3. Cross-cultural consumer characterization: Change willingness



Graph 4: Young & Rubicam, Mindsets, <http://www.4cs.vr.com/public ftp/ outgoing/mindsets.doc>, 01.04.2011.

#### 4. PRIZM NE: Urbanicity categories, social groups and lifestyle segments

Urbanization	Urban Areas			
Social Group	Urban Town		Midtown Mix	Urban Cores
Lifestyle segments	<ul style="list-style-type: none"><li>▪ Young Digerati</li><li>▪ Money &amp; Brains</li><li>▪ Bohemia</li><li>▪ The Cosmopolitans</li><li>▪ American Dreams</li></ul>		<ul style="list-style-type: none"><li>▪ Urban Achievers</li><li>▪ Close-In Couples</li><li>▪ Multi-Culti Mosaic</li></ul>	<ul style="list-style-type: none"><li>▪ Urban Elders</li><li>▪ City Roots</li><li>▪ Big City Blues</li><li>▪ Low-Rise Living</li></ul>
Urbanization	Suburbs			
Social Group	Elite Suburbs	The Affluentials	Middleburbs	Inner Suburbs
Lifestyle segments	<ul style="list-style-type: none"><li>▪ Upper Crust</li><li>▪ Blue Blood Estates</li><li>▪ Movers &amp; Shakers</li><li>▪ Winner’s Circle</li></ul>	<ul style="list-style-type: none"><li>▪ Executive Suites</li><li>▪ New Empty Nests</li><li>▪ Pools &amp; Patio</li><li>▪ Beltway Boomers</li><li>▪ Kids &amp; Cul-de-Sacs</li><li>▪ Home Sweet Home</li></ul>	<ul style="list-style-type: none"><li>▪ Gray Power</li><li>▪ Young Influentials</li><li>▪ Suburban Sprawl</li><li>▪ Blue-Chip Blues</li><li>▪ Domestic Duos</li></ul>	<ul style="list-style-type: none"><li>▪ New Beginnings</li><li>▪ Old Glories</li><li>▪ American Classics</li><li>▪ Suburban Pioneers</li></ul>
Urbanization	Second Cities			
Social Group	Second City Society	City Centers		Micro-City Blues
Lifestyle segments	<ul style="list-style-type: none"><li>▪ Second City Elite</li><li>▪ Brite Lites, Li'l City</li><li>▪ Upward Bound</li></ul>	<ul style="list-style-type: none"><li>▪ Up-and-Comers</li><li>▪ Middleburg Managers</li><li>▪ White Picket Fences</li><li>▪ Boomtown Singles</li><li>▪ Sunset City Blues</li></ul>		<ul style="list-style-type: none"><li>▪ City Startups</li><li>▪ Mobility Blues</li><li>▪ Park Bench Seniors</li><li>▪ Hometown Retired</li><li>▪ Family Thrifts</li></ul>
Urbanization	Town and Rural Areas			
Social Group	Landed Gentry	Country Comfort	Middle America	Rustic Living
Lifestyle segments	<ul style="list-style-type: none"><li>▪ Country Squires</li><li>▪ Big Fish, Small Pond</li><li>▪ God’s Country</li><li>▪ Fast Track Families</li><li>▪ Country Casuals</li></ul>	<ul style="list-style-type: none"><li>▪ Greenbelt Sports</li><li>▪ Traditional Times</li><li>▪ New Home Steaders</li><li>▪ Big Sky Families</li><li>▪ Mayberry-ville</li></ul>	<ul style="list-style-type: none"><li>▪ Simple Pleasures</li><li>▪ Red, White &amp; Blues</li><li>▪ Heartlanders</li><li>▪ Blue Highways</li><li>▪ Kid Country, USA</li><li>▪ Shotguns &amp; Pickups</li></ul>	<ul style="list-style-type: none"><li>▪ Young &amp; Rustic</li><li>▪ Golden Ponds</li><li>▪ Crossroads Villagers</li><li>▪ Old Milltowns</li><li>▪ Back Country Folks</li><li>▪ Bedrock America</li></ul>

Table 1: Tetrad Computer Applications Inc, PRIZM NE Clusters,  
[http://www.tetrad.com/pub/prices/PRIZMNE\\_Clusters.pdf](http://www.tetrad.com/pub/prices/PRIZMNE_Clusters.pdf), 01.04.2011

## 5. PRIZM NE: Lifestage Groups, lifestyle segments

Lifestage Group	Younger Years			
Lifestyle Group	Midlife Success		Mainstream Singles	Striving Singles
Lifestyle Segment	<ul style="list-style-type: none"><li>▪ Movers &amp; Shakers</li><li>▪ Executive Suites</li><li>▪ God’s Country</li><li>▪ Brite Lites, Li'l City</li><li>▪ Home Sweet Home</li><li>▪ Country Casuals</li><li>▪ Suburban Sprawl</li><li>▪ Mayberry-ville</li></ul>		<ul style="list-style-type: none"><li>▪ Young Digerati</li><li>▪ Bohemian Mix</li><li>▪ Young Influentials</li><li>▪ Greenbelt Sports</li><li>▪ Up-and-Comers</li><li>▪ Urban Achievers</li><li>▪ Boomtown Singles</li></ul>	<ul style="list-style-type: none"><li>▪ Red, White &amp; Blues</li><li>▪ New Beginnings</li><li>▪ Blue Highways</li><li>▪ City Startups</li><li>▪ Young &amp; Rustic</li><li>▪ Mobility Blues</li><li>▪ Crossroad Villagers</li></ul>
Lifestage Group	Family Life			
Lifestyle Group	Accumulated Wealth	Young Accumulators	Mainstream Families	Sustaining Families
Lifestyle Segment	<ul style="list-style-type: none"><li>▪ Blue Blood Estates</li><li>▪ Country Squires</li><li>▪ Winner’s Circle</li></ul>	<ul style="list-style-type: none"><li>▪ Upward Bound</li><li>▪ Beltway Boomers</li><li>▪ Kids &amp; Cul-de-Sacs</li><li>▪ Fast-Track Families</li><li>▪ American Dreams</li></ul>	<ul style="list-style-type: none"><li>▪ New Homesteaders</li><li>▪ Big Sky Families</li><li>▪ White Picket Fences</li><li>▪ Blue-Chip Blues</li><li>▪ Kid Country, USA</li><li>▪ Shotguns &amp; Pickups</li><li>▪ Suburban Pioneers</li><li>▪ Multi-Culti Mosaic</li></ul>	<ul style="list-style-type: none"><li>▪ Family Thrifts</li><li>▪ Bedrock America</li><li>▪ Big City Blues</li><li>▪ Low-Rise Living</li></ul>
Lifestage Group	Mature Years			
Lifestyle Group	Affluent Empty Nests	Conservative Classics	Cautious Couples	Sustaining Seniors
Lifestyle Segment	<ul style="list-style-type: none"><li>▪ Upper Crust</li><li>▪ Money &amp; Brains</li><li>▪ Big Fish, Small Pond</li><li>▪ Second City Elite</li></ul>	<ul style="list-style-type: none"><li>▪ New Empty Nests</li><li>▪ Pools &amp; Patios</li><li>▪ Gray Power</li><li>▪ The Cosmopolitans</li><li>▪ Middleburg Managers</li><li>▪ Traditional Times</li></ul>	<ul style="list-style-type: none"><li>▪ Simple Pleasures</li><li>▪ Domestic Duos</li><li>▪ Close-In Couples</li><li>▪ Sunset City Blues</li><li>▪ Heartlanders</li><li>▪ Old Glories</li><li>▪ American Classics</li></ul>	<ul style="list-style-type: none"><li>▪ Golden Ponds</li><li>▪ Old Milltowns</li><li>▪ Back Country Folks</li><li>▪ Urban Elders</li><li>▪ City Roots</li><li>▪ Park Bench Seniors</li><li>▪ Hometown Retired</li></ul>

**Table 2: Tetrad Computer Applications Inc., PRIZM NE Clusters,**  
[http://www.tetrad.com/pub/prices/PRIZMNE\\_Clusters.pdf](http://www.tetrad.com/pub/prices/PRIZMNE_Clusters.pdf), 01.04.2011.

## 6. Mosaic USA Groups and Segments by Sex

### Current Year Estimates

#### Group A Affluent Suburbia

A01 America's Wealthiest  
A02 Dream Weavers  
A03 White-collar Suburbia  
A04 Upscale Suburbanites  
A05 Enterprising Couples  
A06 Small-town Success  
A07 New Suburbia Families

#### Group B Upscale America

B01 Status-conscious Consumer  
B02 Affluent Urban Professionals  
B03 Urban Commuter Families  
B04 Solid Suburban Life  
B05 Second-generation Success  
B06 Successful Urban Sprawl

#### Group C Small-town Success

C01 Second City Homebodies  
C02 Prime Middle America  
C03 Urban Optimists  
C04 Family Convenience  
C05 Mid-market Enterprise

#### Group D Blue-collar Backbone

D01 Nuevo Hispanic Families  
D02 Working Rural Suburbia  
D03 Lower-income Essentials  
D04 Small-town Endeavors

#### Group E American Diversity

E01 Ethnic Urban Mix  
E02 Urban Blues  
E03 Professional Urbanites  
E04 Urban Advancement  
E05 American Great Outdoors  
E06 Mature America

#### Group F Metro Fringe

F01 Steadfast Conservative  
F02 Moderate Conventionalists  
F03 Southern Blues  
F04 Urban Grit  
F05 Grass-roots Living

#### Group G Remote America

G01 Hardy Rural Families  
G02 Rural Southern Living  
G03 Coal and Crops  
G04 Native Americana

#### Group H Aspiring Contemporaries

H01 Young Cosmopolitans  
H02 Minority Metro Communities  
H03 Stable Career  
H04 Aspiring Hispania

#### Group I Rural Villages and Farms

I01 Industrious Country Living  
I02 America's Farmlands  
I03 Comfy Country Living  
I04 Small-town Connections  
I05 Hinterland Families

#### Group J Struggling Societies

J01 Rugged Southern Style  
J02 Latino Nuevo  
J03 Struggling City Centers  
J04 College Town Communities  
J05 New Beginnings

#### Group K Urban Essence

K01 Unattached Multicultures  
K02 Academic Necessities  
K03 African-American Neighborhoods  
K04 Urban Diversity  
K05 New Generation Activists  
K06 Getting By

#### Group L Varying Lifestyles

L01 Military Family Life  
L02 Major University Towns  
L03 Gray Perspectives

*AGS is a trademark of Applied Geographic Solutions, Thousand Oaks, CA*

Graph 5: Tetrad Computer Applications Inc., Mosaic USA,  
<http://www.tetrad.com/demographics/usa/ags/agsmosaiclist.html>, 31.03.2011.

## 7. Experian, Mosaic UK

Group	Description	% ↑	% ↓	Type	Description	% ↑	% ↓
<b>A</b>	Alpha Territory	4.28	3.54	A01	Global Power Brokers	0.32	0.30
				A02	Voices of Authority	1.45	1.18
				A03	Business Class	1.83	1.50
				A04	Serious Money	0.68	0.56
<b>B</b>	Professional Rewards	9.54	8.23	B05	Mid-Career Climbers	2.90	2.30
				B06	Yesterday's Captains	1.80	1.84
				B07	Distinctive Success	0.48	0.48
				B08	Dormitory Villagers	1.81	1.29
				B09	Escape to the Country	1.41	1.31
				B10	Parish Guardians	1.14	1.00
<b>C</b>	Rural Solitude	4.84	4.40	C11	Squires Among Locals	1.01	0.85
				C12	Country Loving Elders	1.32	1.31
				C13	Modern Agribusiness	1.61	1.36
				C14	Farming Today	0.53	0.53
				C15	Upland Struggle	0.36	0.34
<b>D</b>	Small Town Diversity	9.21	8.75	D16	Side Street Singles	1.21	1.17
				D17	Jacks of All Trades	2.60	1.99
				D18	Hardworking Families	2.87	2.63
				D19	Innate Conservatives	2.53	2.96
<b>E</b>	Active Retirement	3.41	4.34	E20	Golden Retirement	0.52	0.67
				E21	Bungalow Quietude	1.42	1.79
				E22	Beachcombers	0.57	0.60
				E23	Balcony Downsizers	0.90	1.29
<b>F</b>	Suburban Mindsets	13.16	11.18	F24	Garden Suburbia	2.82	2.14
				F25	Production Managers	2.31	2.63
				F26	Mid-Market Families	3.75	2.70
				F27	Shop Floor Affluence	2.82	2.73
				F28	Asian Attainment	1.45	0.98
<b>G</b>	Careers and Kids	5.34	5.78	G29	Footloose Managers	1.11	1.67
				G30	Soccer Dads and Mums	1.34	1.34
				G31	Domestic Comfort	1.24	1.09
				G32	Childcare Years	1.46	1.52
<b>H</b>	New Homemakers	3.99	5.91	G33	Military Dependents	0.19	0.17
				H34	Buy-to-Let Territory	1.08	1.79
				H35	Brownfield Pioneers	1.13	1.38
				H36	Foot on the Ladder	1.48	2.37
				H37	First to Move In	0.30	0.37
<b>I</b>	Ex-Council Community	10.60	8.67	I38	Settled Ex-Tenants	2.08	2.06
				I39	Choice Right to Buy	1.90	1.72
				I40	Legacy of Labour	3.46	2.68
				I41	Stressed Borrowers	3.15	2.20
<b>J</b>	Claimant Cultures	4.52	5.16	J42	Worn-Out Workers	1.82	2.30
				J43	Streetwise Kids	0.90	1.05
				J44	New Parents in Need	1.80	1.80
<b>K</b>	Upper Floor Living	4.30	5.18	K45	Small Block Singles	1.26	1.77
				K46	Tenement Living	0.62	0.80
				K47	Deprived View	0.36	0.50
				K48	Multicultural Towers	1.09	1.11
				K49	Re-Housed Migrants	0.97	0.99
<b>L</b>	Elderly Needs	4.04	5.96	L50	Pensioners in Blocks	0.89	1.31
				L51	Sheltered Seniors	0.67	1.12
				L52	Meals on Wheels	0.51	0.86
				L53	Low Spending Elders	1.98	2.68
<b>M</b>	Industrial Heritage	7.39	7.40	M54	Clocking Off	2.18	2.25
				M55	Backyard Regeneration	2.40	2.06
				M56	Small Wage Owners	2.81	3.09
<b>N</b>	Terraced Melting Pot	6.54	7.02	N57	Back-to-Back Basics	2.50	1.97
				N58	Asian Identities	1.06	0.88
				N59	Low-Key Starters	1.60	2.72
				N60	Global Fusion	1.38	1.44
<b>O</b>	Liberal Opinions	8.84	8.48	O61	Convivial Homeowners	1.74	1.68
				O62	Crash Pad Professionals	1.41	1.09
				O63	Urban Cool	1.25	1.10
				O64	Bright Young Things	1.36	1.52
				O65	Anti-Materialists	1.12	1.03
				O66	University Fringe	1.10	0.93
				O67	Study Buddies	0.87	1.14

Graph 6: Experian, Mosaic UK, <http://www.experian.co.uk/assets/business-strategies/brochures/mosaic-uk-2009-brochure-jun10.pdf>, 31.03.2011.



## 8. Experian, Mosaic GER

Gruppe	Typenbeschreibung	% 🏠	Typen	Typenbeschreibung	% 🏠
A	Das Alpha Establishment	3,50	A 1	Die Oberen Zehntausend	1,33
			A2	Städtischer Wohlstand	2,17
B	Wohlständler Im Grüngürtel	8,80	B3	Zufrieden am Stadtrand	2,39
			B4	Im grünen Speckgürtel	2,66
			B5	Die Vorstadtseñoren	2,13
			B6	Auf dem Weg in den verdienten Ruhestand	1,63
C	Facetten der Stadtmenschen	13,38	C7	Die Stadt als Lebensgefühl	3,19
			C8	Tradition in der Stadt	2,69
			C9	Auf dem Weg nach Oben	3,49
			C10	Die Durchschnittsdeutschen	4,01
D	Arbeit und Vielfalt	14,14	D11	Erben des Wirtschaftswunders	4,28
			D12	Von Kohle- und Gastarbeitern	3,13
			D13	Kulturelle Vielfalt	0,74
			D14	Leben im Wohnungsbau	3,13
			D15	Im Mix der Kleinstädte	2,86
E	Strukturwandel in der Kleinstadt	10,88	E16	Singles im Strukturwandel	1,14
			E17	Kleinstädtische Gelegenheitsarbeiter	2,97
			E18	Unter erschwerten Voraussetzungen	3,33
			E19	Traditionelle Arbeiterschaft	3,44
F	Älterwerden in Deutschland	5,88	F20	Die Großstadttrentner	2,09
			F21	Älterwerden in der Kleinstadt	2,40
			F22	Rückzug aufs Land	1,39
G	Komfortabel in der Kleinstadt	11,61	G23	Die Kleinstadt-Renter	2,37
			G24	Paare im besten Alter	3,76
			G25	In der Vorstadt mittendrin	3,41
			G26	Familienleben im Pendlertakt	2,07
H	Die jungen Familien	4,95	H27	Kinder & Karriere	1,33
			H28	Familienleben im Kleinstadtformat	1,77
			H29	Die Mehrkindfamilie im Grünen	1,85
I	Etabliertes Kleinstadtglück	4,48	I30	Der bodenständige Kleinstadthaushalt	2,63
			I31	Leben im Mehrgenerationen-Haus	1,11
			I32	Harmonie in der Kleinstadt	1,17
			I33	Landliche Bescheidenheit	1,29
			I34	Dörflicher Wohlstand	3,19
			I35	Ruhestand im eigenen Haus	1,31
			I36	Selbstversorgt auf dem Land	2,13
			I37	Die Multigenerationen-Familie	1,12
J	Landbevölkerung mit Herausforderungen	3,71	J38	Der landliche Angestelltenhaushalt	1,09
			J39	Patchwork in der Kleinstadt	3,71
			J40	In der Abgeschlossenheit der Grenzregionen	2,27
			J41	Auskommen mit Aushilfsjob	2,24

Graph 7: Experian, Mosaic GER, <http://www.experian.de/assets/konsumenten-segmentierung/broschures/broschuere-experian-mosaic.pdf>, 31.03.2011.

## 9. Measures to improve ethical behavior

- Top managers need to serve as role models for their employees and act in an ethical proper way. When a supervisor of an employee is likely to behave unethically, for instance is dishonest about his performance results, the employee is more likely to behave unethically as well.
- Unethical conduct in the company needs to be criticized and punished in order to encourage and motivate employees to behave ethically.
- Create, promote and follow a code of conduct/ethics. Later on this chapter, in the sub-chapter “Marketing Ethics” the code of ethics for marketers of the American Marketing Association (AMA) will be illustrated in more detail and can also be found in the appendix. However, it is not proven that these codes resolve ethical conflicts in a company effectively.<sup>1</sup> A study by Hegarty and Sims showed that the existence of a code of ethics in a company increases the individual’s awareness of ethical problems. Additionally, a code of ethics can tell a lot about the ethical climate and behavior in a company.<sup>2</sup>
- Moreover, a company can make the use of consultants and ethical seminars in order to sensitize employees for ethical conflicts. Employees and managers get prepared when ethical issues arise and ethical decision-making is necessary. The written code of ethics should be a topic as well, in order to promote the main message of the company’s ethical policy.<sup>3</sup>
- In order to be able to find activities which relate to ethical misconduct it is necessary to have clear structures of responsibilities in a company. Otherwise, it will not be possible to uncover ethical problems, deal and resolve them and criticize or punish the responsible employee.
- A hot- or helpline can give recommendations concerning ethical decision-making in businesses and help employees to behave in an ethical way.
- Maintenance of a certain corporate culture supports an ethical proper way of doing business as well.<sup>4</sup>

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<sup>1</sup> Hunt/Chonko/Wilcox, Ethical Problems of Marketing Researchers, Journal of Marketing Research Vol. XXI/1984, p. 309-324.

<sup>2</sup> Singhapakdi/Vitell, Marketing Ethics: Factors influencing perceptions of ethical problems and alternatives, Journal of Macromarketing (1990), p. 4-18.

<sup>3</sup> Hunt/Vitell, A General Theory of Marketing Ethics, Journal of Macromarketing (1986), p. 5-16.

<sup>4</sup> George, A History of Business Ethics,  
<http://www.scu.edu/ethics/practicing/focusareas/business/conference/presentations/business-ethics-history.html>, 06.05.2011.

- An Ombudsman or corporate ethics officer in a company can support an ethically correct business behavior. In recent years, the hiring of corporate ethics officers is rising due to ethical scandals of Enron, WorldCom, and more. The tasks of an ethics officer is to conduct employee trainings, offer guidance for employees, evaluate discrimination issues and constrain potential unpredictable actions of business executives. Their main goal is to prevent scandals which could be harmful to the company's reputation.<sup>5</sup>

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<sup>5</sup> Schwartz, Rise of the corporate ethics officer, Information Management Journal, [http://findarticles.com/p/articles/mi\\_qa3937/is\\_200301/ai\\_n9231198/](http://findarticles.com/p/articles/mi_qa3937/is_200301/ai_n9231198/), 06.05.2011.

The flowchart illustrates the Normative Ethical Decision-Making Model. It begins with four environmental factors: Cultural environment (a. Religion, b. Legal system, c. Political system), Professional environment (a. Informal norms, b. Formal codes, c. Code enforcement), Industry environment (a. Informal norms, b. Formal codes, c. Code enforcement), and Organizational environment (a. Informal norms, b. Formal codes, c. Code enforcement). These factors influence the Perceived ethical problem and Perceived alternatives. The Professional, Industry, and Organizational environments also influence Perceived consequences. Perceived consequences are further influenced by Probabilities of consequences, Desirability of consequences, and Importance of stakeholders. These three factors then influence Teleological evaluation. Deontological evaluation is influenced by Deontological norms and Perceived alternatives. Both Deontological and Teleological evaluations influence Ethical judgments. Ethical judgments lead to Intentions, which then lead to Behavior. Behavior leads to Actual consequences, which finally influence Personal characteristics (a. Religion, b. Value system, c. Belief system, d. Strength of moral character, e. Cognitive moral development, f. Ethical sensitivity). Personal characteristics also influence the initial environmental factors.

```

graph TD
    subgraph Inputs
        C[Cultural environment  
a. Religion  
b. Legal system  
c. Political system]
        P[Professional environment  
a. Informal norms  
b. Formal codes  
c. Code enforcement]
        I[Industry environment  
a. Informal norms  
b. Formal codes  
c. Code enforcement]
        O[Organizational environment  
a. Informal norms  
b. Formal codes  
c. Code enforcement]
    end

    C --> PE[Perceived ethical problem]
    P --> PA[Perceived alternatives]
    I --> PA
    O --> PA
    P --> PC[Perceived consequences]
    I --> PC
    O --> PC

    PE --> DN[Deontological norms]
    DN --> DE[Deontological evaluation]
    PA --> DE

    PC --> POC[Probabilities of consequences]
    PC --> DC[Desirability of consequences]
    PC --> IS[Importance of stakeholders]
    POC --> TE[Teleological evaluation]
    DC --> TE
    IS --> TE

    DE --> EJ[Ethical judgments]
    TE --> EJ

    EJ --> INT[Intentions]
    INT --> B[Behavior]
    B --> AC[Action control]
    AC --> B
    B --> ACQ[Actual consequences]
    ACQ --> PC
    ACQ --> PCH[Personal characteristics  
a. Religion  
b. Value system  
c. Belief system  
d. Strength of moral character  
e. Cognitive moral development  
f. Ethical sensitivity]
    PCH --> C
    PCH --> P
    PCH --> I
    PCH --> O
  
```

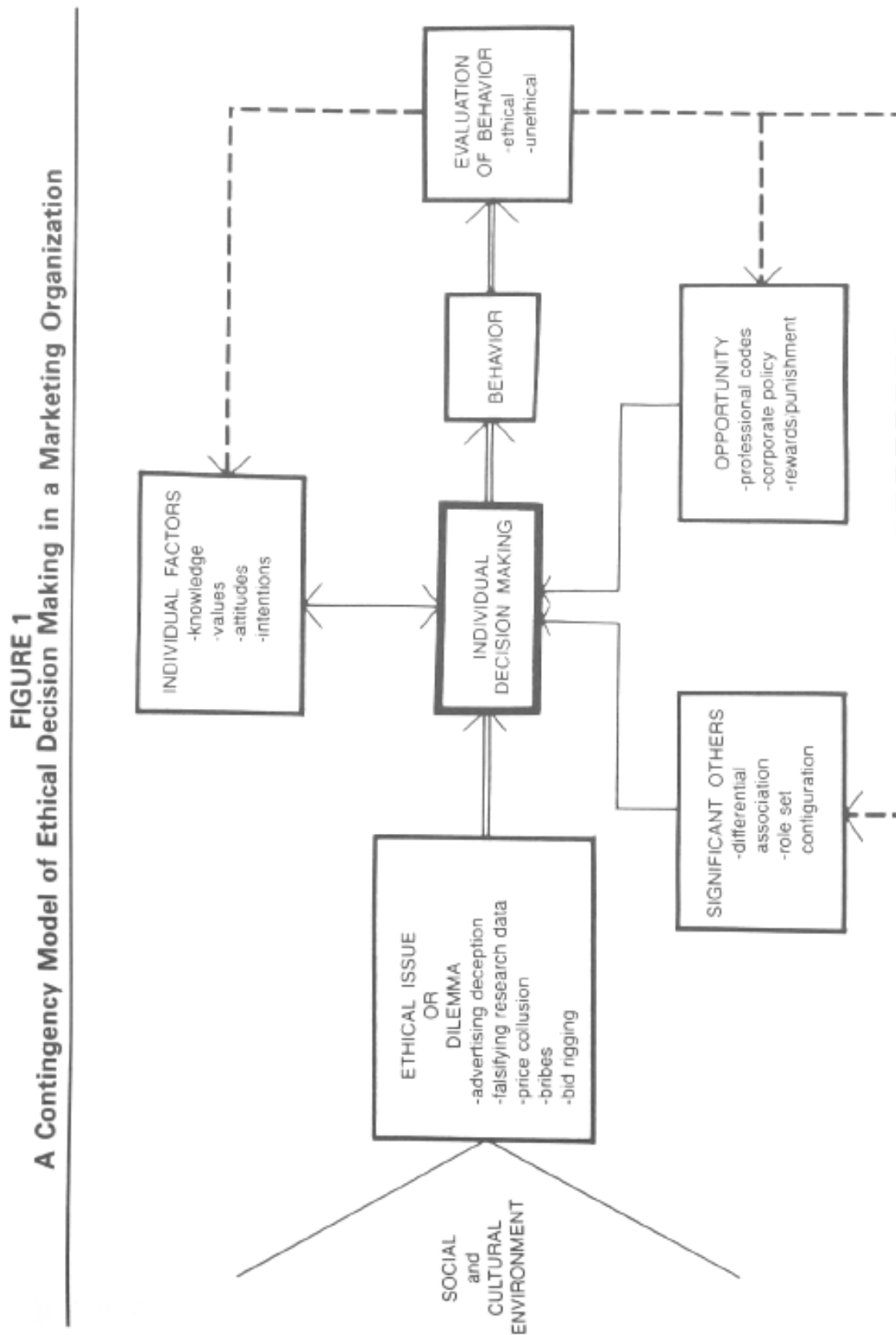
FIGURE 1 HUNT-VITELL THEORY OF ETHICS

SOURCE: Hunt and Vitell (1986, 1993). Copyright © 1991 by Shelby D. Hunt and Scott J. Vitell.

SOURCE: Hunt and Vitell (1986, 1993). Copyright © 1991 by Shelby D. Hunt and Scott J. Vitell.  
NOTE: The portion of the model outside the dashed lines constitutes the general theory. The portion inside the dashed lines individualizes the general model for professional and managerial contexts.

# 11. A contingency framework for ethical-decision making

Ferrell/Gresham, A contingency framework for understanding ethical decision making in marketing, Journal of Marketing Vol. 49/1985, p. 87-96.



## 12. American Marketing Association: Statement of Ethics

Source: American Marketing Association, Statement of Ethics,  
<http://www.marketingpower.com/AboutAMA/Pages/Statement%20of%20Ethics.aspx>,  
08.05.2011.

## Statement of Ethics

### Ethical Norms and Values for Marketers

#### PREAMBLE

The American Marketing Association commits itself to promoting the highest standard of professional ethical norms and values for its members (practitioners, academics and students). Norms are established standards of conduct that are expected and maintained by society and/or professional organizations. Values represent the collective conception of what communities find desirable, important and morally proper. Values also serve as the criteria for evaluating our own personal actions and the actions of others. As marketers, we recognize that we not only serve our organizations but also act as stewards of society in creating, facilitating and executing the transactions that are part of the greater economy. In this role, marketers are expected to embrace the highest professional ethical norms and the ethical values implied by our responsibility toward multiple stakeholders (e.g., customers, employees, investors, peers, channel members, regulators and the host community).

#### ETHICAL NORMS

As Marketers, we must:

1. **Do no harm.** This means consciously avoiding harmful actions or omissions by embodying high ethical standards and adhering to all applicable laws and regulations in the choices we make.
2. **Foster trust in the marketing system.** This means striving for good faith and fair dealing so as to contribute toward the efficacy of the exchange process as well as avoiding deception in product design, pricing, communication, and delivery of distribution.
3. **Embrace ethical values.** This means building relationships and enhancing consumer confidence in the integrity of marketing by affirming these core values: honesty, responsibility, fairness, respect, transparency and citizenship.

#### ETHICAL VALUES

**Honesty** – to be forthright in dealings with customers and stakeholders. To this end, we will:

- Strive to be truthful in all situations and at all times.
- Offer products of value that do what we claim in our communications.
- Stand behind our products if they fail to deliver their claimed benefits.
- Honor our explicit and implicit commitments and promises.

**Responsibility** – to accept the consequences of our marketing decisions and strategies. To this end, we will:

- Strive to serve the needs of customers.
- Avoid using coercion with all stakeholders.
- Acknowledge the social obligations to stakeholders that come with increased marketing and economic power.
- Recognize our special commitments to vulnerable market segments such as children, seniors, the economically impoverished, market illiterates and others who may be substantially disadvantaged.
- Consider environmental stewardship in our decision-making.

**Fairness** – to balance justly the needs of the buyer with the interests of the seller. To this end, we will:

- Represent products in a clear way in selling, advertising and other forms of communication; this includes the avoidance of false, misleading and deceptive promotion.
- Reject manipulations and sales tactics that harm customer trust.  
Refuse to engage in price fixing, predatory pricing, price gouging or “bait-and-switch” tactics.
- Avoid knowing participation in conflicts of interest.  
Seek to protect the private information of customers, employees and partners.

**Respect** – to acknowledge the basic human dignity of all stakeholders. To this end, we will:

- Value individual differences and avoid stereotyping customers or depicting demographic groups (e.g., gender, race, sexual orientation) in a negative or dehumanizing way.
- Listen to the needs of customers and make all reasonable efforts to monitor and improve their satisfaction on an ongoing basis.
- Make every effort to understand and respectfully treat buyers, suppliers, intermediaries and distributors from all cultures.
- Acknowledge the contributions of others, such as consultants, employees and coworkers, to marketing endeavors.
- Treat everyone, including our competitors, as we would wish to be treated.

**Transparency** – to create a spirit of openness in marketing operations. To this end, we will:

- Strive to communicate clearly with all constituencies.
- Accept constructive criticism from customers and other stakeholders.
- Explain and take appropriate action regarding significant product or service risks, component substitutions or other foreseeable eventualities that could affect customers or their perception of the purchase decision.
- Disclose list prices and terms of financing as well as available price deals and adjustments.

**Citizenship** – to fulfill the economic, legal, philanthropic and societal responsibilities that serve stakeholders. To this end, we will:

- Strive to protect the ecological environment in the execution of marketing campaigns.
- Give back to the community through volunteerism and charitable donations.  
Contribute to the overall betterment of marketing and its reputation.
- Urge supply chain members to ensure that trade is fair for all participants, including producers in developing countries.

#### **IMPLEMENTATION**

We expect AMA members to be courageous and proactive in leading and/or aiding their organizations in the fulfillment of the explicit and implicit promises made to those stakeholders. We recognize that every industry sector and marketing sub-discipline (e.g., marketing research, e-commerce, Internet selling, direct marketing, and advertising) has its own specific ethical issues that require policies and commentary. An array of such codes can be accessed through links on the AMA Web site. Consistent with the principle of subsidiarity (solving issues at the level where the expertise resides), we encourage all such groups to develop and/or refine their industry and discipline-specific codes of ethics to supplement these guiding ethical norms and values.