Striving to Be Good: Moral Balance in Consumer Choice

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[to cite]:

[url]:
http://www.acrwebsite.org/volumes/13672/eacr/vol7/E-07

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ABSTRACT
Consumers pursue higher-order goals, morality being one of the important motivational forces. Preserving a morally good sense of self is at the heart of these pursuits. When faced with consumption choices that evoke moral considerations, consumers may face a conflict between their long-term, higher order goals and short-term, lower-order preferences. Using an analogy to the mental accounting framework, it is proposed that when faced with such choices, consumers activate a moral choice calculus that enables them to maintain an overall positively balanced sense of a good self should they choose to deviate from the moral ideal.

INTRODUCTION
In consumer research, individual aspects of morality have been examined in such contexts as consumer desires (Belk, Ger, and Askegaard 2003), consumption of socially harmful products (Kwak, Zinkhan, and French 2001), or voluntary simplicity (Shaw and Newholm 2002). This work indicates that consumption is often rendered in essence a moral matter inevitably raising such issues as self versus group interests, or immediate versus delayed gratification (Wilk 2001).

In a classic philosophical conception, humans are moral beings (Kant 1797/1964), and morality “is the realm of thoughts, feelings, and behaviors that have direct implications for the welfare of other human beings” (Staub 1993, p. 337). Consequently, the key issue in the discourse of human morality is the integration of the concern for self-interest with the concern for the moral values that are derived from abstract cultural norms about what is right and good, and from self-subjugation to something greater than self—whether the country, a collectivity, or the sacred (Rest 1984).

Research on consumer goals proposes that consumers pursue higher-order goals as “personal ideals of being” that often shape and give meaning to goals at lower levels (Huffman, Ratneshwar, and Mick 2000, p. 15). Moral values and standards as essential components of the ideal self (Blasi 1984) are closely integrated into higher-order goals and represent a common important source of action commitment (Baumeister 1989).

Consumption situations where a choice requires sacrifice between a value important to the consumer’s moral identity (Aquino and Reed 2002) and a personal interest evokes moral conflict. For instance, buying a foreign-made car to fulfill the consumer’s personal values of status and quality may be in conflict with the value of supporting the American auto industry and its workers (Marks and Mayo 1991). Whether consumers will or will not make such choices has been examined in terms of their moral orientation or behavioral tendencies of impulsive/compulsiveness and materialism (Kwak et al. 2001; Marks and Mayo 1991). But consumption situations that have moral implications are likely to vary in severity along a good-bad continuum, and consumers who do not manifest the above tendencies are equally likely to either commit or avoid moral indiscretions. Although research indicates that choosing between equally valuable goals induces negative emotions (Luce 1998) and feelings of guilt (Marks and Mayo 1991), it is not clear how consumers elect to act against their deeply held moral principles or how the process by which they arrive at moral choices operates.

Literature on choice suggests that individuals tend to frame economic outcomes related to their decisions to minimize mental strain (Tversky and Kahneman 1981). Thus, mental accounting asserts that in ambiguous situations, consumers often choose to frame economic outcomes in ways that make them happiest (Thaler 1985). Such framing allows one to maintain an overall positive balance even in the face of painful losses. Based on this human tendency, we propose a framework for understanding how consumers deal with morally-laden choices in the face of conflicts between higher- and lower-level goals in a way that allows preserving a morally good sense of self even in the face of a moral indiscretion. Before we introduce the model, we first briefly review the philosophical tenets of moral theories to lay the grounds for why moral considerations in consumption can relate to conflict. Next, we outline key principles of mental accounting and link it to the model of moral balance. We conclude by drawing implications for future research.

CONCEPTIONS OF MORALITY
Morality has been the theme of philosophical discourse from ancient times. Conceptions of morality in antiquity equate it with Virtue, abstract Good, or absolute Right. Plato’s idealistic views of morality are found in The Republic (Plato 375 B.C./1988), where the reality of Good is confined to a world that forever transcends the crudely materialistic world of ordinary experience. In contrast, for Aristotle, the moral sphere is the everyday life of right conduct—right conduct in relation to other persons and in relation to one’s self. In The Nicomachean Ethics (Aristotle 325B.C./2000), Aristotle builds upon Socrates’ view of virtue as the knowledge of good and evil, and defines virtue as a state of deliberate moral purpose for every human action, the ultimate goal of which is its own good.

Despite the fact that morality has been at the heart of the philosophical discourse throughout the history of human thought development, the rationalistic ethic of Immanuel Kant has dominated the definition of moral tradition in the West (Lapsley 1996). Kant formulated the theory of morality in The Metaphysics of Morals (1797/1964, p. 57), the crux of which is the universal law of moral order: “Act in such a way that you treat humanity, whether in your own person or in the person of another, always at the same time as an end and never simply as a means.” The Kantian moral maxim is akin to the “Golden Rule” encoded in all dominant religious worldviews asserting that we, as humans, derive from our self-interest a generalized concern for all human beings (Lapsley 1996).

The long history of philosophical examination of morality from the perspectives of moral thought and moral conduct converges on this key point of integration of the concern for the welfare of others into the formulation of moral human character (Damon and Hart 1992; Hart, Atkins, and Ford 1998). But at the same time, contemporary times have witnessed the revolutionized relationship between the self and morality (Baumeister 1989). Self has been transformed into a value base such that if morality used to be seen as opposed to and meant overcoming the self and the social function of morality was to place limits on it, now “self has become allied with morality to the point where self is an important basis for deciding what is right, good, and desirable” (Baumeister 1989, p. 146). Thus, the pursuit of self-interest can become the source of moral conflict when it
encounters equally legitimate concerns for the higher-order moral value.

**MORALITY AND CONSUMPTION**

Consumers’ higher-level goals incorporate life themes and values (Huffman et al. 2000). The moral value of being a good person is a globally positioned motivational goal (Emmons 1989) that functions on a regular basis. One proof for this is the cognitive dissonance that individuals experience when their actions are discrepant with the cognitions of being competent and sensible persons (Aronson 1992). Similarly, self-discrepancy theory assumes that individuals evaluate themselves by comparing the actual self with the normative “ought” self, and a discrepancy can arise when, in a given situation, a decision or a behavior causes conflict with these aspects of the self (Higgins 1987).

In the consumption domain, morality can become of concern when ordinary consumers acquire, use, and dispose of conventional consumer products (Holbrook 1994). Although research on how consumers strive to maintain “ethical space” (Cooper-Martin and Holbrook 1993) in their consumption decisions is scant, research recognizes that certain consumption choices do pose moral dilemmas when “one action may harm the actions, interests, values of others” (Marks and Mayo 1991, p. 720). Morality considerations in choices are most likely to be evoked in relation to consumption of socially undesirable products (alcohol, drugs, pornography, animal-tested products, etc.) associated with selfishishness as opposed to selfless orientation, which have been identified as the two dimensions of morality in consumer choice (Cooper-Martin and Holbrook 1993).

Higher-level goals are not always in agreement with lower-level goals (Huffman et al. 2000). For instance, consumers can experience inconsistency between their long- and short-term preferences (Hoch and Loewenstein 1991). In a number of consumption contexts, consumers may have conflictual goals (e.g., saving money versus impulse spending) (Baumeister 2002). Selfish consumption choices that consumers associate with moral implications are likely to induce dissonance and negative feelings. Along with avoidance as one of the strategies to cope in such situations (Luce 1998), we hypothesize that consumers are likely to activate a leveraging mechanism that allows them to evaluate their prospective choices along the moral continuum of goodness to badness and choose in a way that minimizes the harm to the sense of a morally good self. We derive an analogy from the literature on mental accounting, which provides a framework for understanding how consumers manipulate fungible monetary resources between gain and loss accounts.

**MENTAL ACCOUNTING**

Consumers have implicit mental accounting systems that often influence decisions (e.g., Heath and Soll 1996; Prelec and Loewenstein 1998; Thaler 1985). The concept of mental accounting is based on the fact that money is often differently labeled and mentally placed in topically- and temporally-separated accounts. People compartmentalize money into discrete qualitative categories where money does not transfer easily from one mental account to another (McGraw, Tetlock, and Kristel 2003). Because of such compartmentalization, different mental accounts are treated differently; for instance, people try to keep the savings account intact as it preserves the resources for longer-term goals (e.g., retirement), and the money intended to be spent immediately is usually drawn from checking account (Thaler 1985). The underlying motivation for variably treating fungible monetary resources is that it allows maintaining a certain balance and protection in the face of uncertainty. For instance, in situations of sufficient ambiguity, individuals choose to code outcomes in the ways that make them feel happiest (Thaler 1985). This tendency relates to the overall inclination for framing of outcomes in the most preferable manner (Thaler 1980) that offers the individual highest expected value (Tversky and Kahneman 1981). In a sense, possession and maintenance of multiple mental accounts allows consumers to deal with not only the ambiguous choice situations but also with the consequences of such choices. In case of economic gains and losses, maneuvering among mental accounts serves the purpose of maintaining the bottom-line positive balance even in the face of the most painful losses. The main principles by which mental accounts operate call for segregating gains and integrating losses. Even when the gain is minuscule and the loss is substantially large, consumers prefer to account for them independently, by a principle of “silver lining” that helps the coping with the pain of the loss (Thaler 1985).

Mental accounting applies to a number of consumption situations. Establishing symbolic linkages between specific acts of consumption and specific payments is directly associated with the experience of pain or pleasure, depending on whether mental accounts are in debit or credit (Prelec and Loewenstein 1998). This is a common treatment of savings and debt whereby the increase in a debit account is associated with a higher experience of implicit pain than the increase in a credit account which consumers try to mitigate by rigidly controlling reduction in credits (Prelec and Loewenstein 1998). This kind of balancing of mental accounts is also very common in how consumers construct and maintain their mental budgets for expenses (Heath and Soll 1996). As money is spent, it is assigned to appropriate mental accounts and the money remaining in each account is periodically recomputed. Reduction in the budget allocated for a particular class of expenses causes consumers to underconsume in that particular account, or to over-consume if the budget is in surplus (Heath and Soll 1996). Such manipulations are effective inasmuch as they allow maintaining of an overall positive balance among mental accounts.

Moving or juggling the resources among mental accounts indicates the general tendency to maintain stability and consistency in the face of uncertainty about the choices to be made; it is also an effective way of handling unexpected outcomes and negative affective states associated with choices that may have brought the outcomes about. Overall, consumer use of mental accounting indicates that choices that consumers make are never clear-cut and easy in terms of their subjective and objective value, and that consumers strive to maintain balance between positive and negative characteristics associated with those choices.

**MORAL BALANCE IN CONSUMER CHOICE**

In the Western cultural viewpoint, morally good behavior is depicted as entailing conflict between desires to satisfy personal wants and a tendency toward personal restraint and consideration of others (Nisan 1990). The process of making morally good decisions consists of four components: moral sensitivity in interpreting the situation; identification of the moral course of action; a decision whether or not to behave in accordance with the moral ideal; and execution of the decision (Rest 1984). The main dilemma involved with moral decision-making is that judging an act as morally right does not guarantee that one will decide to act accordingly; also a decision to act in keeping with a moral judgment does not guarantee successful implementation of that choice (Nisan 1991). In the consumption context, morally-laden choices involve a conflict related to the decision to choose between two equally preferred courses of action (Marks and Mayo 1991), one associated with a higher-level moral value, and the other— with a lower-level, personal preference. Thus, when the moral or “ought” judgment has
been evoked in relation to a choice that conflicts with personal preference, consumers will engage in purposeful evaluation of their prospective consumption decisions. We apply Nisan’s (1985, 1990, 1991) model of moral balance to demonstrate how consumers arrive at a final choice to act in a situation that poses moral conflict.

Nisan’s thesis of moral balance builds on the idea that moral behavior is associated with a conflict between structural tendencies in personality (Nisan 1985). On the one hand, individuals have a tendency to pursue self-interest, while on the other hand, there is a tendency to behave in accordance with cultural norms and values internalized during the socialization process. So, within moral decision-making, two processes need to be differentiated: moral judgment and moral choice. Moral judgment is an impersonal judgment, or “ideal” as to whether the behavior at issue is right or wrong. It takes into account only “objective” circumstances, and disregards the actor who may have other personal motives for action that, from the ideal standpoint, are considered nonmoral. Moral choice refers to the decision whether to perform the behavior or not and as such is weighed within the individual’s moral history (Nisan 1990). Thus, the decision to act can be dictated by many considerations, moral judgment being only one of them, although a very important one.

Although individuals are capable of judging a choice in moral terms, they tend to appropriate for themselves the right to deviate to a certain extent from the moral ideal, or to make a morally loose choice (Nisan 1985, 1990; Nisan and Horenczyk 1990). This happens when an individual is faced with a decision whether to make a choice that is evaluated from two opposing viewpoints: a more impersonal moral ideal and a personal preference. In such a conflictual situation, even though a moral consideration invalidates the conflict from the outset and is perceived as taking priority over all others, a personal viewpoint may be considered as equally significant and a legitimate reason for action by the individual (Nisan 1991).

The resolution of moral conflict is suggested to represent a compromise anchored in the moral value. When faced with such a decision, individuals evaluate an action against the personal standard referred to as the “level of accepted morality” (Nisan 1985). The level of accepted morality is determined from the moral identity viewpoint. Since moral identity is a central component of one’s overall identity, moral behavior preserves and affirms it (Hart et al. 1998). When a person deliberately chooses to deviate from the moral choice in favor of a nonmoral one, one evaluates whether the action would cause irreversible damage to one’s moral identity. If an action lies within the accepted morality level deviation below which would be harmful to the sense of moral identity, deviation will be considered allowable (Nisan 1991).

Level of accepted morality represents a threshold of a moral balance that individuals calculate for themselves on the basis of all their morally relevant actions within the given time span (Nisan 1991). This balance is a weighing of morally relevant commissions and omissions that are accumulated based on the past deeds and reflective of the overall moral status in terms of moral credits and debits. When facing a decision of moral versus nonmoral choice, individuals activate their moral balance, and if moral credit is high, they allow themselves deviation (Nisan and Horenczyk 1990). But such behavior is not perceived as inherently right. It is registered in the moral balance as a debit and, in a sense, motivates the individual to undertake efforts to compensate for the deviation to improve his moral balance.

When consumers are faced with a consumption choice that evokes moral sensitivity and proscribes the appropriate behavior, which simultaneously contradicts a personal preference, consumers experience moral conflict. The conflict stems from the self-conception of moral identity organized around a set of moral traits (Aquino and Reed 2002) that are individually valued and that represent a link to personal attempts to see the world in terms of prescriptive implications of moral characteristics (Reed 2002). Given the motivation for self-consistency to preserve the morally good self (Aronson 1992), and the effort associated with implementation of a moral choice, it can be hypothesized that in consumption situations where consumers face a decision between moral versus nonmoral choices, they will consider the balance in their moral account to arrive at a decision. Deviation from the moral value seems to be mitigated by comparing the decision at hand against all moral “deeds” committed in the past to the point of decision. Consulting moral balance for allowance to deviate reflects a basic human tendency to be able to justify decisions as acceptable (Tetlock 1991).

Although consulting the state of moral balance may facilitate the decision to make a nonmoral choice, post-decision feelings of discomfort and uneasiness for consumers could be quite common. Cognitive dissonance occurs as a result of inconsistency among important cognitions and causes a negative intrapersonal state that motivates a person to alleviate this psychological position (Spangenberg et al. 2003). Since the preservation of a morally good sense of self represents one of the major personal strivings (Aronson 1992), it can be assumed that this motivation will be heightened following the decision in favor of a personal interest over an ideal moral alternative, and consumers will attempt to frame the nonmoral choice in a way that mitigates the magnitude of a moral omission. From the moral balance perspective, an individual will make every effort to compensate for the deviation to improve his balance. Thus, following the decision to deviate, consumers will be motivated to engage in a “good deed” that would help restore the sense of the morally good self. Thus, the motivation to reduce negative feelings of discomfort and improve the overall moral balance will increase the likelihood of a “good deed” following the nonmoral consumption choice. For instance, in a study where college students were made mindful of the discrepancy between their belief in practicing safe sex and not actually pursuing this resolution, students tried changing their behavior to bring it in line with their belief (Aronson 1992).

**DISCUSSION**

Although research on consumers’ concern for morality has mostly focused on the issues of environment and “green consumerism,” moral concerns can be evoked on a daily basis when consumers acquire, use, and dispose of products (Holbrook 1994). Certain consumption choices are more selfish than others (Cooper-Martin and Holbrook 1993) when evaluated from an ideal moral principle and pose a conflict between moral and personal-nonmoral interests that consumers strive to resolve (Marks and Mayo 1991). Striving for morally good consumption choices is effortful as personal interests may often conflict with morally proscribed behaviors derived from cultural norms and values internalized during socialization processes (Nisan 1985). The paper proposes the notion of moral balance adopted from Nisan’s (1985, 1990, 1991) work that shows that, when faced with a moral conflict, individuals consider the prospective decision of whether to make a moral choice or deviate from it based on their overall moral balance. Moral balance operates as a heuristic for arriving at a decision; relevant “good deeds” in the past are registered as credits, and allow individuals to deviate from a moral choice when the balance is high. At the same time, such deviations are registered as debits in the moral account and motivate improvement of the moral balance with subsequent
actions. In situations where consumers’ moral sensitivity is evoked but personal interests outweigh moral ones, consumers may activate their “moral calculus” to arrive at a decision.

It should be noted that consumers may have multiple moral accounts with latitude on how they label a particular act that deviates from a moral ideal. Some of these accounts are more sacred than others, and some “gamesmanship” may be involved in the categorization of issues into less sacred accounts, possibly helping to preserve one’s mental health. Analogous to how consumers treat “savings” accounts differently from “checking” accounts, there may be moral accounts that are considered more sacred than others. For instance, sneaking a dessert during a diet may be put into a minor morally deviant account, whereas defaulting on sending a Mother’s Day card may induce more intensive search across relevant moral deeds in order to maintain a positive balance in this more important account. The latter example might be more likely to be associated with a subsequent good deed. Another possible area where consumers might engage in moral accounting refers to whether moral accounts are entirely private or contain certain public elements. A public commitment to dieting and others’ awareness of the dessert being consumed may be more likely associated with a positive action such as exercise in order to maintain an overall positive balance or with making it more difficult to re-categorize the attractive dessert into a less sacred moral account.

CONCLUSION

Understanding how consumers handle consumption situations and experiences that they may view as posing a moral dilemma is important in extending the knowledge of how consumers strive to maintain the overall “mental health” that directly impacts their well-being. Future directions for our research will focus on determining the boundary conditions on situations where consumers are more likely to experience negative affect related to a compromise of a moral value and subsequent actions that help restore and maintain the overall positive balance.

REFERENCES


