

Undergraduate Students' Ethical Choices of Personal Financial Gain versus Ethical Financial Sensitivity by Major and Geographic Location.

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1. Introduction

In any culture, subculture, or family in which belief is valued above thought, and self-surrender is valued above self-expression, and conformity is valued above integrity, those who preserve their self-esteem are likely to be heroic exception. ---Nathaniel Branden; ("In any culture, subculture, or family in which belief is valued above thought, and self-surrender is,"n.d.)

http://www.searchquotes.com/quotation/In_any_culture%2C_subculture%2C_or_family_in_which_belief_is_valued_above_thought%2C_and_self-surrender_is/26083/#ixzz4mkI2ODDU

College students are motivated by a variety of factors, one of which is the potential to earn a higher salary after graduation. Salary indicators show that those in the Business, Information Technology, and Engineering were among the most highly paid after graduation ("2011 NACE International salary survey released," 2011; J. Smith, 2015). However, one has to question at what cost one obtains the highest salary for there is a balance between ethics and financial gain. This is where ethics education steps in to provide a foundation for ethical development. Across cultures and within higher education programs, ethical education takes on various forms, styles, and techniques. This paper is designed to test that balance of personal financial gain versus ethical consumerism via major, location, and their intersection. Using one scenario as a technique, this paper asks students from a variety of majors and geographic locations what they would do with the option to detail why.

2. Literature

Numerous research has been conducted with reference to ethical education in higher education. The literature is riddled with calls for changes to ethics education in all fields of study and often question the effects of such educational programs (Jonson, McGuire, & Cooper, 2016). Periodicals detail the amounts and types of ethical research conducted its methods, its techniques and prescription for future endeavors (AGHEORGHIESEI & POROCH, 2016; Anonymous, 2008; Auvinen, Lämsä, Sintonen, & Takala, 2013; Baxter & Rarick, 1987; Mcleod, Payne, & Evert, 2016; Natale & Libertella, 2016; Weidman & Coombs, 2016).

2.1 Degree Area

Further research illustrates (non-exhaustive references are included) that different majors have various programs for teaching ethics; science and nursing (Dinc, 2015; Johnstone, 2016; Tractenberg et al., 2015), engineering (Bielefeldt, Canney, Swan, & Daniel, Knight, 2016; Cao, 2015; Fan, Zhang, & Xie, 2015), computer science and IST (Levy, Ramim, & Hackney, 2013), accounting (Andersen, Zuber, & Hill, 2015; Arfaoui, Damak-ayadi, Ghram, & Bouchekoua, 2016; Christensen, Cote, & Latham, 2016; Doolan, 2013; Sorensen, Miller, & Cabe, 2017), Marketing(Armstrong, 1996; Hrehová & Ziaran, 2016; B. Smith, 2011), Management (Akhter, Islam, & Uddin, 2009; Bageac, Furrer, & Reynaud, 2011; Baxter & Rarick, 1987; Cater, Lang, & Szabo, 2013; Cooper, Frank, Clapham, & Kemp, 2015; Guerci, Radaelli, Siletti, Cirella, & Rami Shani, 2015; Kimber & Ehrich, 2011; Pontiff, 2007; Schneider & Littrell, 2003; Skiba & Rosenberg, 2011), Education (Vranesevic, 2016), Communication (Liu, Chua, & Stahl, 2010; Motlagh, Hassan, Bolong, & Osman, 2013; Noe, 2015; Purcaru, 2016), and Humanities (Hamington, 2000).

Throughout the literature, there is a natural call for ethics educations in all disciplines. Teaching students to make ethical decisions when off campus and after graduation is significant (Costea, Amiridis, & Crump, 2012; Eisner, 2010).

2.2 Personal Gain

Research has indicated that when perceived personal gain, specifically in the mining industry, was higher than the moral conviction against is lower (Bastian, Zhang, & Moffat, 2015). This illustrates that personal gain can overpower morality at times. But we are often told, through rules and punishment, that clients' needs should out way those of our personal needs ("Sam Rees-Adams," 2014). Examples in retirement planners also illustrates that participants' financial welfare surpass the needs of the planners for a more ethical practice (Rebecca Moore, 2013). Henning goes so far as to state that possibly the only way to deter such unethical practices is through punishment. "If you believe you are better than the rules, however, then hefty punishments do little to deter a course of conduct that, in hindsight, ends up being easily detected and quite costly (HENNING, 2017)."

3. Methodology

Undergraduate students in the United States, New Zealand, and the Czech Republic were given ten business scenarios, in paper copy, aimed at testing their ethical decisions. The scenarios emerged from ethical dilemmas from classroom discussions, professional convention discussions, and everyday activities. Students were given an opportunity to provide other answers, answers of their own construction with a write-in option. The focus of this particular article is limited to only one scenario that specifically deals with personal gain over consumer financial well-being (see Table 1).

To perform an accurate translation, special consideration was given to the language difference for the scenarios in the Czech Republic. The scenarios were first translated into Czech, then translated back to English, and finally translated back to Czech. This was done to assure that the consistency and meaning of the scenario was fully understandable. Any nuances between the two languages were accounted for by the translation process described.

Students were asked demographic questions including selecting their geographic location from a list provided with a write in for their major area of study. Geographic data was separated by their selection while majors were grouped into ten division categories of: 1) Unidentified/Missing, 2) Science, 3) Undecided/General Studies, 4) Education, 5) Computer Science/IST, 6) Engineering, 7) Business, 8) Communication, 9) Arts & Architecture, and 10) Humanities.

All data was collected from the students, coded, inputted, calculated, and analyzed into SPSS. Basic frequencies were calculated for the scenario. To test for significance between the geographic location, major, and the scenario, a Chi-Square with the Pearson Correlation Coefficient of $> .05$ was used. The Pearson Correlation Coefficient tests the level of significance between the variables and indicates that the lower the significance value, the less likely it is that the two variables are independent (unrelated)(Babbie, 1998).

3.1 Limitations

While surveys can be strong on reliability, they can be weak in validity and artificial in testing (Babbie, 1998). Because of this, there is a possibility of comparing answers at this particular time for a large number of respondents especially with frequencies for the scenario. The frequencies were further delineated by the two specific demographic questions of geographic location and major study.

4. Results

Significance was shown for Geographical Location (Pearson Chi-Square=.044, N=932) and the six major divisions (Pearson Chi-Square=.034, N=930) separately but when the major was delineated by Geographic Location there was no significance at the .05 level (Table 2).

Table 3 and Chart 1 indicate the frequencies for the geographical locations. As indicated the Czech Republic (n=168, 55.8%), Slovakia (n=17, 60.7%), Belarus (n=3, 75.0%), Russia (n=9, 52.9%), Vietnam (n=5, 55.6%), and Ukraine (n=5, 83.3%) students would choose to "Let them purchase the watch anyway" while those student from the United States (n=240, 53.8%) and New Zealand (n=61, 54.4%) would "Refuse to sell them the watch" as their first choice. Other countries listed had limited respondents to apply.

Table 4 and Chart 2 indicate the frequencies via major division. Those students that were missing major information (n=6, 66.7%), Computer Science and IST (n=7, 53.8%), Business (n=280, 50.2%), and Humanities (n=12, 46.2%) choose to “Let them purchase the watch anyway” as their first choice. Engineering (n=17, 63.0%), Various Sciences (n=27, 55.1%), General Studies/Undecided (n=12, 44.4%), Education (n=10, 71.4%), Communication (n=117, 58.2%) choose “Try and steer them towards other less expensive watches.” The Arts and Architectures students (n=6, 50%) equally split their choices between the two.

5. Discussion

The data indicates that certain students in particular geographic locations and in particular majors prefer to receive the commission over the potential financial strapping of the consumer. However, those in geographical locations by major do not illustrate significance. Meaning that, ethics classes within these majors and within these specific countries may have less effect on the students’ moral ideals than the society in which they live. However, as mentioned, ethics classes within majors are lacking or non-existent; hence, the only guide the students receive is from cultural norms.

The results indicate that those students from Post-Communist countries are more likely to sell the watch thus gain personal financial assets (Kelley & Kirsiene, 2015; Śmigielska & Oczkowska, 2017) This might be in part due to the newly found freedom of a new political and financial system. Or it might be in part to the difference in moral reasoning across cultures (Ho & Lin, 2016; Tsui & Windsor, 2001; Wilhelm & Gunawong, 2016) or ethical sensitivity to various stakeholders (Blodgett, Long-Chuan, Rose, & Vitell, 2001).

Of interesting to note, Computer Science/IST and Business students were more likely to let them purchase the watch, thus allowing themselves to get the commission. Explaining these findings may be contributed to the financial teachings of these programs. Research by Oates and Dias indicate that in some financial and banking programs very little is discussed about ethics, nor are there ethics stand-alone courses, thus allowing students to pursue a win at any cost method (Oates & Dias, 2016). Furthermore, the Business students might be a self-selected group; people who are more likely to make money at the cost of others are probably also more likely to study business. Whereas those who study a field in which they are trained to help others, such as Education, might self-select to be less greedy. In fact, the Education students were by far the most likely to steer the customer to buy something within their means (71.4%, Table 4) and the least likely let the customer pay more than they can afford (21.4%, Table 4). However, there are low numbers for Education respondents which may affect the outcome.

5.1 Future Research

Overall this research provided a basic insight into personal gain versus education and geographic locations. However, with its limitations of only one scenario testing the theory and limited numbers for some of the geographic locations and majors students, future research will need to be conducted to provide more significant relevance. In addition, more demographic information such as socio-economic data could provide more insight into the value and depths of personal gain over ethical sensitivity to consumers.

Hedonic choices versus utilitarian choices may also play a role in the outcomes. Current research indicates that hedonic goods, in this particular example the higher priced watch, may provide more fun, adventure, and pleasure than other utilitarian goods (Dhar & Wertenbroch, 2000; Hirschman & Holbrook, 1982; Strahilevitz & Myers, 1998). This relationship was not truly explored and provides further research.

5.2 Conclusion

We looked at the responses by college students to a survey question about personal gain at the cost of a customer. Responses were analyzed by geography and major. It was found that Eastern European countries and students studying Business and Computer Science were more likely to value personal gain over the cost to a customer. Moreover, those findings may have links to training courses or other ethical programs within higher education. However, there is limited research in these areas and further research needs to be conducted in ethical dilemmas and hedonic choices.

Table 1 – Ethical Dilemma analyzed

As a sales representative, you often have to balance your personal gain with the customer’s gain. You are compensated for a sale even if you believe that the customer should not purchase the product.

At the same time, if you did not produce your quota, your job would be in jeopardy.

A customer approaches you with a purchase of an exceedingly expensive watch. With this purchase you will receive a huge commission. Based upon their credit situation, paying for the watch through various credit cards, you deduce this may not be the best watch for them. What do you do?

Let them purchase the watch anyway.
 Refuse to sell them the watch
 Try and steer them towards other less expensive watches
 Other (please explain): _____

Table 2: Frequencies and percentages of responses by major than geographic location

Major.	Location	Scenario	Scenario				Total
			Let them purchase the watch anyway	Refuse to sell them the watch	Try and steer them towards other less expensive watches	Other	
Missing	United States	Count	4	1	2		7
		% within Location	57.1%	14.3%	28.6%		100.0%
		% within Scenario	66.7%	100.0%	100.0%		77.8%
		% of Total	44.4%	11.1%	22.2%		77.8%
	New Zealand	Count	2	0	0		2
		% within Location	100.0%	0.0%	0.0%		100.0%
		% within Scenario	33.3%	0.0%	0.0%		22.2%
		% of Total	22.2%	0.0%	0.0%		22.2%
	Total	Count	6	1	2		9
		% within Location	66.7%	11.1%	22.2%		100.0%
		% within Scenario	100.0%	100.0%	100.0%		100.0%
		% of Total	66.7%	11.1%	22.2%		100.0%
Engineering	Non available	Count	1		0	0	1
		% within Location	100.0%		0.0%	0.0%	100.0%
		% within Scenario	12.5%		0.0%	0.0%	3.7%
		% of Total	3.7%		0.0%	0.0%	3.7%
	United States	Count	7		17	2	26
		% within Location	26.9%		65.4%	7.7%	100.0%

			% within Scenario	87.5%		100.0%	100.0%	96.3%
			% of Total	25.9%		63.0%	7.4%	96.3%
	Total		Count	8		17	2	27
			% within Location	29.6%		63.0%	7.4%	100.0%
			% within Scenario	100.0%		100.0%	100.0%	100.0%
			% of Total	29.6%		63.0%	7.4%	100.0%
Sciences	Location	Non available	Count	0	0	1	0	1
			% within Location	0.0%	0.0%	100.0%	0.0%	100.0%
			% within Scenario	0.0%	0.0%	3.7%	0.0%	2.0%
			% of Total	0.0%	0.0%	2.0%	0.0%	2.0%
		United States	Count	17	2	26	3	48
			% within Location	35.4%	4.2%	54.2%	6.3%	100.0%
			% within Scenario	100.0%	100.0%	96.3%	100.0%	98.0%
			% of Total	34.7%	4.1%	53.1%	6.1%	98.0%
	Total		Count	17	2	27	3	49
			% within Location	34.7%	4.1%	55.1%	6.1%	100.0%
			% within Scenario	100.0%	100.0%	100.0%	100.0%	100.0%
			% of Total	34.7%	4.1%	55.1%	6.1%	100.0%
Undecided/ General Studies	Location	United States	Count	10	1	12	3	26
			% within Location	38.5%	3.8%	46.2%	11.5%	100.0%
			% within Scenario	90.9%	100.0%	100.0%	100.0%	96.3%
			% of Total	37.0%	3.7%	44.4%	11.1%	96.3%
		New Zealand	Count	1	0	0	0	1
			% within Location	100.0%	0.0%	0.0%	0.0%	100.0%
			% within Scenario	9.1%	0.0%	0.0%	0.0%	3.7%
			% of Total	3.7%	0.0%	0.0%	0.0%	3.7%
	Total		Count	11	1	12	3	27
			% within Location	40.7%	3.7%	44.4%	11.1%	100.0%
			% within Scenario	100.0%	100.0%	100.0%	100.0%	100.0%
			% of Total	40.7%	3.7%	44.4%	11.1%	100.0%
Education	Location	United States	Count	3		10	1	14
			% within Location	21.4%		71.4%	7.1%	100.0%
			% within Scenario	100.0%		100.0%	100.0%	100.0%
			% of Total	21.4%		71.4%	7.1%	100.0%
	Total		Count	3		10	1	14
			% within Location	21.4%		71.4%	7.1%	100.0%
			% within Scenario	100.0%		100.0%	100.0%	100.0%
			% of Total	21.4%		71.4%	7.1%	100.0%
Computer Science & IST	Location	United States	Count	4		4	2	10
			% within Location	40.0%		40.0%	20.0%	100.0%
			% within Scenario	57.1%		100.0%	100.0%	76.9%
			% of Total	30.8%		30.8%	15.4%	76.9%
		Czech Republic	Count	3		0	0	3
			% within Location	100.0%		0.0%	0.0%	100.0%
			% within Scenario	42.9%		0.0%	0.0%	23.1%
			% of Total	23.1%		0.0%	0.0%	23.1%
	Total		Count	7		4	2	13
			% within Location	53.8%		30.8%	15.4%	100.0%
			% within Scenario	100.0%		100.0%	100.0%	100.0%

		% of Total	53.8%		30.8%	15.4%	100.0%	
Business	Location	Non available	Count	0	0	1	0	1
			% within Location	0.0%	0.0%	100.0%	0.0%	100.0%
			% within Scenario	0.0%	0.0%	0.4%	0.0%	0.2%
		% of Total	0.0%	0.0%	0.2%	0.0%	0.2%	
	United States	Count	67	8	91	8	174	
		% within Location	38.5%	4.6%	52.3%	4.6%	100.0%	
		% within Scenario	23.9%	57.1%	36.8%	47.1%	31.2%	
		% of Total	12.0%	1.4%	16.3%	1.4%	31.2%	
	New Zealand	Count	10	3	9	1	23	
		% within Location	43.5%	13.0%	39.1%	4.3%	100.0%	
		% within Scenario	3.6%	21.4%	3.6%	5.9%	4.1%	
		% of Total	1.8%	0.5%	1.6%	0.2%	4.1%	
	Czech Republic	Count	162	2	121	8	293	
		% within Location	55.3%	0.7%	41.3%	2.7%	100.0%	
		% within Scenario	57.9%	14.3%	49.0%	47.1%	52.5%	
		% of Total	29.0%	0.4%	21.7%	1.4%	52.5%	
	Slovakia	Count	17	1	10	0	28	
		% within Location	60.7%	3.6%	35.7%	0.0%	100.0%	
		% within Scenario	6.1%	7.1%	4.0%	0.0%	5.0%	
		% of Total	3.0%	0.2%	1.8%	0.0%	5.0%	
	Belarus	Count	3	0	1	0	4	
		% within Location	75.0%	0.0%	25.0%	0.0%	100.0%	
		% within Scenario	1.1%	0.0%	0.4%	0.0%	0.7%	
		% of Total	0.5%	0.0%	0.2%	0.0%	0.7%	
	Russia	Count	9	0	8	0	17	
		% within Location	52.9%	0.0%	47.1%	0.0%	100.0%	
		% within Scenario	3.2%	0.0%	3.2%	0.0%	3.0%	
		% of Total	1.6%	0.0%	1.4%	0.0%	3.0%	
	Vietnam	Count	5	0	4	0	9	
		% within Location	55.6%	0.0%	44.4%	0.0%	100.0%	
		% within Scenario	1.8%	0.0%	1.6%	0.0%	1.6%	
		% of Total	0.9%	0.0%	0.7%	0.0%	1.6%	
	Korea	Count	1	0	0	0	1	
		% within Location	100.0%	0.0%	0.0%	0.0%	100.0%	
		% within Scenario	0.4%	0.0%	0.0%	0.0%	0.2%	
		% of Total	0.2%	0.0%	0.0%	0.0%	0.2%	
	USA	Count	1	0	0	0	1	
		% within Location	100.0%	0.0%	0.0%	0.0%	100.0%	
		% within Scenario	0.4%	0.0%	0.0%	0.0%	0.2%	
		% of Total	0.2%	0.0%	0.0%	0.0%	0.2%	
	Kazakhstan	Count	0	0	1	0	1	
		% within Location	0.0%	0.0%	100.0%	0.0%	100.0%	
		% within Scenario	0.0%	0.0%	0.4%	0.0%	0.2%	
		% of Total	0.0%	0.0%	0.2%	0.0%	0.2%	
	Ukraine	Count	5	0	1	0	6	
		% within Location	83.3%	0.0%	16.7%	0.0%	100.0%	
		% within Scenario	1.8%	0.0%	0.4%	0.0%	1.1%	
		% of Total	0.9%	0.0%	0.2%	0.0%	1.1%	
	Total	Count	280	14	247	17	558	
		% within Location	50.2%	2.5%	44.3%	3.0%	100.0%	
		% within Scenario	100.0%	100.0%	100.0%	100.0%	100.0%	
		% of Total	50.2%	2.5%	44.3%	3.0%	100.0%	
Communications	Location	Non available	Count	0	0	1	0	1
			% within Location	0.0%	0.0%	100.0%	0.0%	100.0%
			% within Scenario	0.0%	0.0%	0.9%	0.0%	0.5%
			% of Total	0.0%	0.0%	0.5%	0.0%	0.5%

	United States	Count	41	3	63	2	109			
			% within Location	37.6%	2.8%	57.8%	1.8%	100.0%		
			% within Scenario	56.9%	100.0%	53.8%	22.2%	54.2%		
			% of Total	20.4%	1.5%	31.3%	1.0%	54.2%		
		New Zealand	Count	28	0	52	6	86		
				% within Location	32.6%	0.0%	60.5%	7.0%	100.0%	
				% within Scenario	38.9%	0.0%	44.4%	66.7%	42.8%	
				% of Total	13.9%	0.0%	25.9%	3.0%	42.8%	
		Czech Republic	Count	3	0	1	1	5		
				% within Location	60.0%	0.0%	20.0%	20.0%	100.0%	
				% within Scenario	4.2%	0.0%	0.9%	11.1%	2.5%	
				% of Total	1.5%	0.0%	0.5%	0.5%	2.5%	
	Total	Count	72	3	117	9	201			
			% within Location	35.8%	1.5%	58.2%	4.5%	100.0%		
			% within Scenario	100.0%	100.0%	100.0%	100.0%	100.0%		
			% of Total	35.8%	1.5%	58.2%	4.5%	100.0%		
Arts & Architecture	Non available	Count	1		0		1			
			% within Location	100.0%		0.0%		100.0%		
			% within Scenario	33.3%		0.0%		16.7%		
			% of Total	16.7%		0.0%		16.7%		
	United States	Count	2		3		5			
			% within Location	40.0%		60.0%		100.0%		
			% within Scenario	66.7%		100.0%		83.3%		
			% of Total	33.3%		50.0%		83.3%		
	Total	Count	3		3		6			
			% within Location	50.0%		50.0%		100.0%		
			% within Scenario	100.0%		100.0%		100.0%		
			% of Total	50.0%		50.0%		100.0%		
Humanities	Location	United States	Count	12	1	11	2	26		
				% within Location	46.2%	3.8%	42.3%	7.7%	100.0%	
				% within Scenario	100.0%	100.0%	100.0%	100.0%	100.0%	
				% of Total	46.2%	3.8%	42.3%	7.7%	100.0%	
	Total	Count	12	1	11	2	26			
			% within Location	46.2%	3.8%	42.3%	7.7%	100.0%		
			% within Scenario	100.0%	100.0%	100.0%	100.0%	100.0%		
			% of Total	46.2%	3.8%	42.3%	7.7%	100.0%		
	Total	Location	Non available	Count	2	0	3	0	5	
					% within Location	40.0%	0.0%	60.0%	0.0%	100.0%
					% within Scenario	0.5%	0.0%	0.7%	0.0%	0.5%
					% of Total	0.2%	0.0%	0.3%	0.0%	0.5%
United States		Count	167	16	239	23	445			
			% within Location	37.5%	3.6%	53.7%	5.2%	100.0%		
			% within Scenario	39.9%	72.7%	53.1%	59.0%	47.8%		
			% of Total	18.0%	1.7%	25.7%	2.5%	47.8%		
New Zealand		Count	41	3	61	7	112			
			% within Location	36.6%	2.7%	54.5%	6.3%	100.0%		
			% within Scenario	9.8%	13.6%	13.6%	17.9%	12.0%		
			% of Total	4.4%	0.3%	6.6%	0.8%	12.0%		
Czech Republic		Count	168	2	122	9	301			
			% within Location	55.8%	0.7%	40.5%	3.0%	100.0%		
			% within Scenario	40.1%	9.1%	27.1%	23.1%	32.4%		
			% of Total	18.1%	0.2%	13.1%	1.0%	32.4%		
Slovakia		Count	17	1	10	0	28			
			% within Location	60.7%	3.6%	35.7%	0.0%	100.0%		
			% within Scenario	4.1%	4.5%	2.2%	0.0%	3.0%		
			% of Total	4.1%	4.5%	2.2%	0.0%	3.0%		

	% of Total	1.8%	0.1%	1.1%	0.0%	3.0%
Belarus	Count	3	0	1	0	4
	% within Location	75.0%	0.0%	25.0%	0.0%	100.0%
	% within Scenario	0.7%	0.0%	0.2%	0.0%	0.4%
	% of Total	0.3%	0.0%	0.1%	0.0%	0.4%
Russia	Count	9	0	8	0	17
	% within Location	52.9%	0.0%	47.1%	0.0%	100.0%
	% within Scenario	2.1%	0.0%	1.8%	0.0%	1.8%
	% of Total	1.0%	0.0%	0.9%	0.0%	1.8%
Vietnam	Count	5	0	4	0	9
	% within Location	55.6%	0.0%	44.4%	0.0%	100.0%
	% within Scenario	1.2%	0.0%	0.9%	0.0%	1.0%
	% of Total	0.5%	0.0%	0.4%	0.0%	1.0%
Korea	Count	1	0	0	0	1
	% within Location	100.0%	0.0%	0.0%	0.0%	100.0%
	% within Scenario	0.2%	0.0%	0.0%	0.0%	0.1%
	% of Total	0.1%	0.0%	0.0%	0.0%	0.1%
USA	Count	1	0	0	0	1
	% within Location	100.0%	0.0%	0.0%	0.0%	100.0%
	% within Scenario	0.2%	0.0%	0.0%	0.0%	0.1%
	% of Total	0.1%	0.0%	0.0%	0.0%	0.1%
Kazakhstan	Count	0	0	1	0	1
	% within Location	0.0%	0.0%	100.0%	0.0%	100.0%
	% within Scenario	0.0%	0.0%	0.2%	0.0%	0.1%
	% of Total	0.0%	0.0%	0.1%	0.0%	0.1%
Ukraine	Count	5	0	1	0	6
	% within Location	83.3%	0.0%	16.7%	0.0%	100.0%
	% within Scenario	1.2%	0.0%	0.2%	0.0%	0.6%
	% of Total	0.5%	0.0%	0.1%	0.0%	0.6%
Total	Count	419	22	450	39	930
	% within Location	45.1%	2.4%	48.4%	4.2%	100.0%
	% within Scenario	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	45.1%	2.4%	48.4%	4.2%	100.0%

Table 3: Frequencies and percentages of responses by geographic locations

Location	Scenario		Scenario				Total
			Let them purchase the watch anyway	Refuse to sell them the watch	Try and steer them towards other less expensive watches	Other	
Non available	Count	2	0	4	0	6	
	% within Location	33.3%	0.0%	66.7%	0.0%	100.0%	
	% within Scenario	0.5%	0.0%	0.9%	0.0%	0.6%	
	% of Total	0.2%	0.0%	0.4%	0.0%	0.6%	
United States	Count	167	16	240	23	446	
	% within Location	37.4%	3.6%	53.8%	5.2%	100.0%	
	% within Scenario	39.9%	72.7%	53.1%	59.0%	47.9%	
	% of Total	17.9%	1.7%	25.8%	2.5%	47.9%	
New Zealand	Count	41	3	61	7	112	
	% within Location	36.6%	2.7%	54.5%	6.3%	100.0%	
	% within Scenario	9.8%	13.6%	13.5%	17.9%	12.0%	
	% of Total	4.4%	0.3%	6.5%	0.8%	12.0%	
Czech Republic	Count	168	2	122	9	301	
	% within Location	55.8%	0.7%	40.5%	3.0%	100.0%	
	% within Scenario	40.1%	9.1%	27.0%	23.1%	32.3%	

	% of Total	18.0%	0.2%	13.1%	1.0%	32.3%
Slovakia	Count	17	1	10	0	28
	% within Location	60.7%	3.6%	35.7%	0.0%	100.0%
	% within Scenario	4.1%	4.5%	2.2%	0.0%	3.0%
	% of Total	1.8%	0.1%	1.1%	0.0%	3.0%
Belarus	Count	3	0	1	0	4
	% within Location	75.0%	0.0%	25.0%	0.0%	100.0%
	% within Scenario	0.7%	0.0%	0.2%	0.0%	0.4%
	% of Total	0.3%	0.0%	0.1%	0.0%	0.4%
Russia	Count	9	0	8	0	17
	% within Location	52.9%	0.0%	47.1%	0.0%	100.0%
	% within Scenario	2.1%	0.0%	1.8%	0.0%	1.8%
	% of Total	1.0%	0.0%	0.9%	0.0%	1.8%
Vietnam	Count	5	0	4	0	9
	% within Location	55.6%	0.0%	44.4%	0.0%	100.0%
	% within Scenario	1.2%	0.0%	0.9%	0.0%	1.0%
	% of Total	0.5%	0.0%	0.4%	0.0%	1.0%
Korea	Count	1	0	0	0	1
	% within Location	100.0%	0.0%	0.0%	0.0%	100.0%
	% within Scenario	0.2%	0.0%	0.0%	0.0%	0.1%
	% of Total	0.1%	0.0%	0.0%	0.0%	0.1%
USA	Count	1	0	0	0	1
	% within Location	100.0%	0.0%	0.0%	0.0%	100.0%
	% within Scenario	0.2%	0.0%	0.0%	0.0%	0.1%
	% of Total	0.1%	0.0%	0.0%	0.0%	0.1%
Kazakhstan	Count	0	0	1	0	1
	% within Location	0.0%	0.0%	100.0%	0.0%	100.0%
	% within Scenario	0.0%	0.0%	0.2%	0.0%	0.1%
	% of Total	0.0%	0.0%	0.1%	0.0%	0.1%
Ukraine	Count	5	0	1	0	6
	% within Location	83.3%	0.0%	16.7%	0.0%	100.0%
	% within Scenario	1.2%	0.0%	0.2%	0.0%	0.6%
	% of Total	0.5%	0.0%	0.1%	0.0%	0.6%
Total	Count	419	22	452	39	932
	% within Location	45.0%	2.4%	48.5%	4.2%	100.0%
	% within Scenario	100.0%	100.0%	100.0%	100.0%	100.0%
	% of Total	45.0%	2.4%	48.5%	4.2%	100.0%

Table 4: Frequencies and percentages of responses by geographic location

Major	Scenario		Scenario				Total
			Let them purchase the watch anyway	Refuse to sell them the watch	Try and steer them towards other less expensive watches	Other	
Missing		Count	6	1	2	0	9
		% within Major	66.7%	11.1%	22.2%	0.0%	100.0%
		% within Scenario	1.4%	4.5%	0.4%	0.0%	1.0%
Engineering		Count	8	0	17	2	27
		% within Major	29.6%	0.0%	63.0%	7.4%	100.0%
		% within Scenario	1.9%	0.0%	3.8%	5.1%	2.9%
Sciences		Count	17	2	27	3	49
		% within Major	34.7%	4.1%	55.1%	6.1%	100.0%
		% within Scenario	4.1%	9.1%	6.0%	7.7%	5.3%
Undecided/General Studies		Count	11	1	12	3	27
		% within Major	40.7%	3.7%	44.4%	11.1%	100.0%
		% within Scenario	2.6%	4.5%	2.7%	7.7%	2.9%
Education		Count	3	0	10	1	14
		% within Major	21.4%	0.0%	71.4%	7.1%	100.0%
		% within Scenario	0.7%	0.0%	2.2%	2.6%	1.5%
Computer Science & IST		Count	7	0	4	2	13
		% within Major	53.8%	0.0%	30.8%	15.4%	100.0%
		% within Scenario	1.7%	0.0%	0.9%	5.1%	1.4%
Business		Count	280	14	247	17	558
		% within Major	50.2%	2.5%	44.3%	3.0%	100.0%
		% within Scenario	66.8%	63.6%	54.9%	43.6%	60.0%
Communications		Count	72	3	117	9	201
		% within Major	35.8%	1.5%	58.2%	4.5%	100.0%
		% within Scenario	17.2%	13.6%	26.0%	23.1%	21.6%
Arts & Architecture		Count	3	0	3	0	6
		% within Major	50.0%	0.0%	50.0%	0.0%	100.0%
		% within Scenario	0.7%	0.0%	0.7%	0.0%	0.6%
Humanities		Count	12	1	11	2	26
		% within Major	46.2%	3.8%	42.3%	7.7%	100.0%
		% within Scenario	2.9%	4.5%	2.4%	5.1%	2.8%
Total		Count	419	22	450	39	930
		% within Major	45.1%	2.4%	48.4%	4.2%	100.0%
		% within Scenario	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	45.1%	2.4%	48.4%	4.2%	100.0%

Chart 1: Frequencies of responses by top geographic location

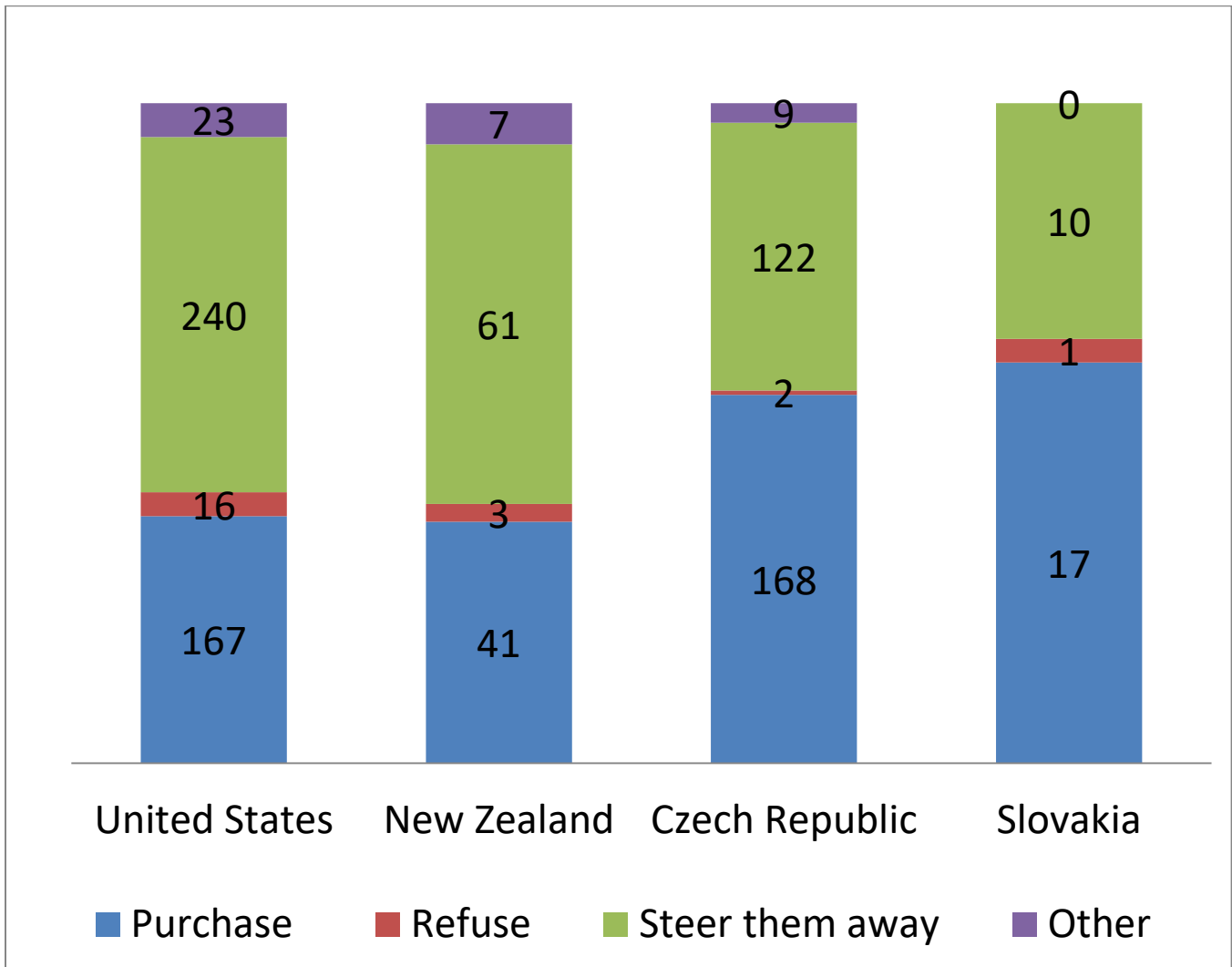
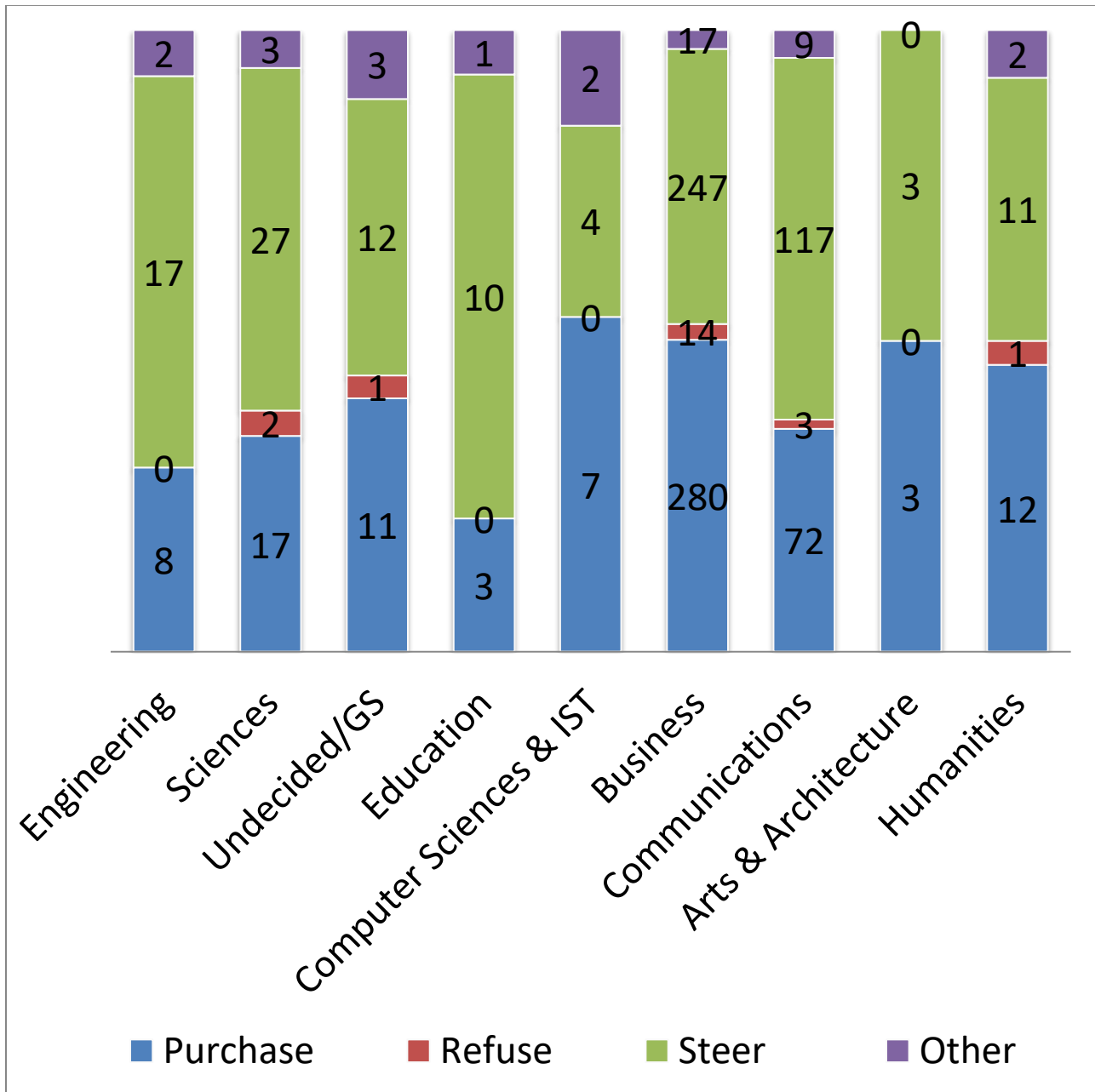


Chart 2: Frequency of responses by major



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