# Unethical customer behaviour: causes and consequences

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## Abstract

**Purpose** – Unethically behaving customers deviating from morally acceptable norms have posed an additional challenge to retailers, frontline employees (FLEs) and other customers in recent crisis-dominant environments. While research concerning customer behaviour ethicality focusses on purchasing modes and consumption behaviour, unethicality in all its facets receives limited attention, leaving dimensions of unethical customer behaviour (UCB) and effective managerial strategies unexplored. The purpose of this paper is to describe dimensions of UCB, investigate its causes, explore its consequences for customers and FLEs and infer practical implications for retail management by collecting customers' and FLEs' views in collaboration of each other.

**Design/methodology/approach** – Due to the explorative nature of this research, qualitative semi-structured interviews with 45 customers and 51 FLEs were conducted, following a content analytical approach and the establishment of inter-rater reliability coefficients.

**Findings** – The findings reveal multiple UCB dimensions operating on situational and individual behavioural levels, targeting mainly employees, followed by customers. The reasons for UCB arising correspond to customers' attitudes, social influences and egoistic motives. UCB imposes risks of financial losses for retailers, due to the wasting of resources as a consequence of employees' stress and emotional exhaustion, demanding managerial boundary-spanning activities. Further, it negatively impacts customers' shopping behaviours, provoking online shopping and shopping avoidance.

**Originality/value** – The study fills the research gap regarding perceived unethicality of customer behaviour by describing and explaining differing forms of UCB, considering customers' and FLEs' views in retail stores. It develops a UCB framework, identifies UCB dimensions beyond current academic research and derives specific practical implications to make the phenomenon manageable for retailers. The originality of this paper lies in the synthesis of the three UCB dimensions, consisting of antecedents, forms of UCB and consequences for customers and FLEs.

**Keywords** Unethical customer behaviour, Customer behaviour in crisis situations, Frontline employees, Retail management

**Paper type** Research paper

## 1. Introduction

Hoarding, cheating, corruption, profiteering and engaging in dishonest acts are some of the manifold aspects of unethical customer behaviour (UCB). Such behaviours demand attention as they damage firms, harm their employees and deprive other customers from positive shopping experiences.

For retailers, such behaviours represent additional financial risks in already challenging crisis-dominant environments (Ferraro *et al.*, 2022; Raassens *et al.*, 2021) as they disrupt operations, waste resources, cause stress and negatively impact customers' shopping

behaviour. Looking at the most recent crisis situation, media reports reveal that customers did not always behave as desired, displaying patterns of hoarding behaviour (Gupta *et al.*, 2021; Mishra *et al.*, 2022).

Not surprisingly, consumer fraud committed by or against consumers tops the list of economic crimes globally, in terms of incidence frequency (35%) and impact (18%), according to PWC's global economic crime and fraud survey in the year 2020 (Sagrado, 2020). Not only that, academic research acknowledges the damage of UCB for employees, linking it to mental health problems, increased risk of burnout and turnover intentions (Gaucher and Chebat, 2019; Quade *et al.*, 2013). Further, it damages the customer experience in different ways, through supply chain disruptions (Paul and Chowdhury, 2020). As it is contagious, leading to other customers behaving equally unethically in some cases (Plé and Demangeot, 2020), UCB currently represents an almost uncontrollable and unpredictable phenomenon within retail environments. It is therefore crucial to understand UCB's causes, dimensions and consequences in order to identify appropriate managerial strategies corresponding to each aspect.

While research on customer behaviour in retail during crisis situations focusses on over purchasing (Garbe *et al.*, 2020; Micalizzi *et al.*, 2021) or panic-buying behaviour (Hall *et al.*, 2021; Islam *et al.*, 2021; Prentice *et al.*, 2020) and consumer patterns (Galoni *et al.*, 2020; Grashuis *et al.*, 2020), only a few researchers describe or explain customer behaviour with regards to its ethicality (Huang *et al.*, 2021; Omelan and Raczkowski, 2020; Sobirova, 2020). The dimensions that comprise UCB remain unexplained, along with how to manage these behaviours in order to mitigate and reduce their negative impact.

In consideration of the above, this research contributes academically by establishing a UCB framework, identifying and describing varying forms of UCB apart from existing academic research and its causes and consequences combined. Further, it investigates UCB by looking at grocery retail stores during the recent pandemic, taking both customers' and FLEs' perspectives into account, collecting customers' views to collaborate with FLEs' perspectives. Lastly, it extends practical approaches to UCB by developing strategic implications for retail management, considering customers and employees and UCB's causes and consequences, along with its situationally and individually differing operating levels, therefore, helping retail employees and managers to deal with UCB.

## 2. Literature review

Looking at moral philosophical approaches, UCB indicates a deviation away from moral norms, in the form of a range of ethically questionable behaviours (Fukukawa and Ennew, 2010). This research defines UCB, by building on existing research, as a deviation from commonly accepted moral norms (Liu *et al.,* 2015) in the form of a customer-induced act within the retail customer–seller exchange dyad that is perceived as wrongful (Muncy and Vitell, 1992) and that results in negative outcomes for other customers, FLEs and retailers (Liu *et al.*, 2015; Mitchell *et al.*, 2009).

In reviewing existing academic research, the scope of the study followed predefined selection criteria such as: The relevance of the journal to the topic (customer behavior, retail management) as well as the behavioural terms used (e.g. "unethical customer behavior", "customer unethics"), the objective of the study (management of UCB) and the perspectives (customers, FLEs). Literature that did not meet these inclusion criteria was not considered.

Recent academic research in relation to managing UCB addresses either preventive or interventive managerial measures, referring to the antecedents and consequences of such behaviours (Table 1). While most of the research describes UCB from the view of customers, FLEs and retail managers remain in the corner of the research focus. Moreover, current

**Table 1.**
Overview of literature review of unethical customer behaviour

| Authors | Journal | Research design | Term | Context | Grocery specific | UCB description and types | Consequences | View | Managerial implications | Corresponding level | Corresponding theories |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Liu et al. (2015) | Journal of Business Ethics | Qualitative | Unethical consumer behaviour | Offline retail/Service | No | Violation of generally accepted norms of conduct; deviant consumer behavior; dysfunctional consumer behavior; consumer problem behavior; jaycustomer behavior | Not addressed | FLEs | Intervention approach | Antecedent | Ethical decision making |
| Huang et al. (2021) | Journal of Business Ethics | Ex-perimental | Customer perceived ethicality | Service | No | Self-interest-seeking behavior; cheating; violating moral principles of honesty and fairness; opportunistic behavior | Negative Emotions; Negative Company perception; Negative customer behaviour | Customers | Prevention approach | Antecedent | Ethical judgement |
| Greenbaum et al. (2014) | Journal of Applied Psychology | Quantitative | Customer unethical behaviour | Offline Retail/Service | No | Violation of moral principles; employee mistreatment | Emotional exhaustion; Negative affectivity | FLEs | Prevention approach | Consequential | Conservation of resources |
| Yang et al. (2017) | Journal of Retailing | Quantitative | Unethical customer behaviour | Online retail | No | Violation of the law; transgression of widely held moral principles; disobedience of retailer's rules or policies; fraudulence | Increased transactions | Retail managers | Intervention approach | Consequential | Ethical transgression |
| Pierce and Snyder (2015) | Journal of Business Ethics | Quantitative | Unethical demand | Offline retail | No | Unethical demand behavior; breaking existing laws; proving harmful to the broader society | Increased attrition; Decreased job satisfaction; Conflict with customers | FLEs | Prevention approach | Consequential | Moral issues contingent model |
| Van Kenhove (2003) | Journal of Business Ethics | Quantitative | Consumer unethical behaviour | Offline retail | No | Incompliance of moral rules, principles and standards that guide the behavior of an individual (or group) in the selection, purchase, use, or selling of a good or service | Not addressed | Customers | Prevention approach | Antecedent | Ethical decision making |

| Authors | Journal | Research design | Term | Context | Grocery specific | UCB description and types | Consequences | View | Managerial implications | Corresponding level | Corresponding theories |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Mitchell et al. (2009) | Journal of Business Ethics | Quantitative | Unethical consumer behaviour | Offline retail | No | Consumer direct or indirect actions which cause organizations or other consumers to lose money or reputation (e.g. consumer dishonesty, cheating, corruption, fraud, untruthfulness, shoplifting); aberrant consumers; problem customers; jaycustomers; dysfunctional customers; misbehaving consumers | Not addressed | Customers | Prevention approach | Antecedent | Ethical judgement |
| Chang and Lu (2019) | Journal of Business Ethics | Quantitative | Ethically questionable customer behaviour | Offline Retail | No | All actions that cause organizations or consumers to lose money or reputation | Financial loss | Customers | Prevention approach | Antecedent | Ethical judgement |
| He et al. (2019) | Journal of Business Ethics | Ex-perimental | Unethical consumer behaviour | Offline retail | No | Moral-violating behaviors | Contagion effects of customers behaving unethically on other customers | Customers | Prevention approach | Antecedent | Ethical decision making (Construal level theory) |
| Mills and Groening (2021) | Journal of Business Research | Ex-perimental | Unethical consumer behaviour | Online retail | No | Self-interested consumer behavior (e.g. deviant, fraudulent, dysfunctional, immoral, inappropriate) | Financial loss | Customers | Prevention approach | Antecedent | Ethical decision making (Norm theory) |
| Fukukawa and Ennew (2010) | Journal of Business Ethics | Qualitative/Quantitative | Ethically questionable behaviour in consumption | Offline/Online retail/Service | No | Ethically questionable behavior (e.g. retail fraud, software, music, video piracy) | Not addressed | Customers | Prevention approach | Antecedent | Theory of planned behaviour |
| Chang and Yang (2022) | Journal of Retailing and Consumer Services | Quantitative | Unethical consumption behaviour | Offline/Online retail | No | Fraudulent return behavior; deshopping; retail borrowing | Financial loss | Customers | Prevention approach | Antecedent | Ethical decision making |

Table 1.

academic inquiries display UCB in isolation of the view of customers and FLEs, as well as of its corresponding operational levels. What causes UCB to arise within frontline-employee–customer interactions compared to customer–customer interactions, and how it affects retail participants, remains unanswered. The severity of UCB and its impact on retailers, other customer and employees is not addressed within the majority of academic research, nor is grocery retailing a focus (Table 1).

Hence, this research tries to fill these research gaps by establishing a three-dimensional analytical and managerial framework to identify and address UCB in grocery retailing in consideration of its causes, its corresponding dimensions and its consequences. By linking these elements to UCB-targeting approaches for customer and frontline employee retail management, this research expands academic research.

## 3. Theoretical underpinnings and conceptual frame

Drawing on the UCB literature, this research builds on and synthesizes the antecedents and consequences of UCB by integrating an additional dimension, the operational level, which describes differing forms of UCB. The purpose of this three-dimensional conceptual framework is to provide an expanded perspective of the phenomenon by combining these three dimensions into one framework, rather than in isolation as indicated in previous research. By uncovering the causes of UCB, its dimensions and its consequences, this research develops retailer responses in accordance with corresponding causes (antecedent level), its dimensions (operational levels) and its stakeholders (consequential level) (Figure 1). Defining UCB in accordance with various dimensions, as in this research, entails the development of managerial responses for retailers that go beyond current academic research in the field.

### 3.1 Antecedent dimensions of UCB

The antecedent view of UCB refers to causes of different UCB dimensions. Fukukawa (2002) developed and tested (Fukukawa and Ennew, 2010) a framework for ethically questionable behaviour (EQB) in consumption which explains theoretically why customers engage in such kinds of behaviours. In consideration of the theory of planned behaviour (TPB) and perceived
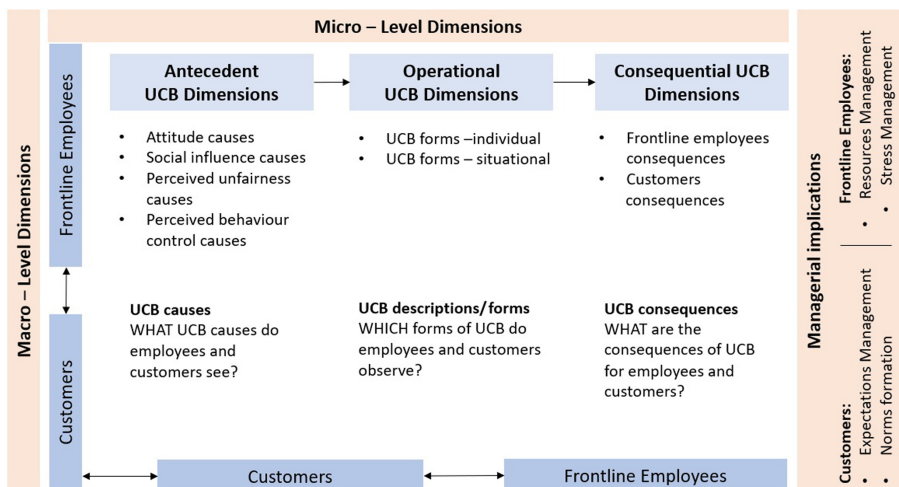


**Figure 1.**
Conceptual frame of UCB

behavioural control (PBC), it provides predicting factors in form of attitudes and its formation, social influences and norms, behavioural control mechanisms and perceptions of unfairness as dimensions for the likelihood of customers engaging in EQB in the context of retail and consumption. These parameters form the basis of the antecedents of UCB (Table 2) and extends the existing antecedent categories by looking at each dimension describing its composition based on customers' and FLEs' causal attributions.

### 3.2 Operational dimensions of UCB
The operational UCB dimensions describe forms of UCB in the view of the FLEs and customers. In order to develop managerial strategies for UCB in grocery retail settings, it is essential to identify its dimensions according to its operating levels. Liu *et al.* (2015) determined UCB occurrences on a macro-as well as micro-level. The development process of UCB accordingly operates at both, for example the socio-cultural level, referring to the targets of UCB (other customers, employees), the psychological level referring to customers' attitudes and perceptions and the social situational level, referring to situation-specific factors (crisis situations).

The operational dimensions of UCB concern also its specifications based on customers' and FLE's perceived wrongfulness of customer behaviour in retail stores (Muncy and Vitell, 1992; Vitell and Muncy, 2005). Therefore, this research expands academic views by extracting different forms of UCB and looking at which operate individually and which are situationally conditioned (micro-level).

Further, this research distinguishes between forms of UCB concerning customer–frontline employee interactions and those involving customer–customer interactions (macro-level).

### 3.3 Consequential dimensions of UCB
The consequential dimensions draw attention to the personal effects on FLEs and customers of UCB occurrences in grocery retail stores which correspond with individual and situational factors.

*3.3.1 Frontline employees.* UCB impacts FLEs as well as customers in retail negatively. Such challenging customer behaviours have physiological, emotional, cognitive and attitudinal effects on employees as a consequence of perceived increased stress (Harris and Daunt, 2013).

Building on the stress–stressor model (Bhuian *et al.*, 2005; Grandey *et al.*, 2004) as well as the conservation of resources (COR) theory (Hobfoll *et al.*, 2018), in this research the negative outcomes of UCB for FLEs are explained and managerial implications drawn.

| Antecedent[a] | Retail context description |
|---|---|
| Attitude towards UCB | Customers' association with risk taking, attempts to take advantage and/or references to consequences for different stakeholders within the retail environment |
| Social influence/social norm | Customers' normative beliefs regarding the influence of peers or society (perceived irrelevance) |
| Perceived behavioural control over UCB | Customers perceiving the engagement in UCB as the avoidance of having to make an extra effort (trouble avoidance) |
| Perceived unfairness | Customers perceiving unfairness regarding retailer practices (retaliation) |

**Note(s):** [a] Antecedents according to the EQB (Fukukawa, 2002; Fukukawa and Ennew, 2010)

Table 2.
UCB antecedents
within retailing

Unethically behaving customers represent stressors for employees, as well as retailers, due to their unpredictability regarding timing and severity, making it difficult for any of the stakeholders to prepare for such events. The management of the resources of the employees and their perceived stress levels in relation to UCB represents a strategic tool for mitigating the negative effects imposed by UCB.

*3.3.2 Customers.* Morally deviating customer behaviour not only affects employees but also customers, whether through observing such behaviours or being the target of them. The consequential dimensions of UCB in terms of the customers consider behavioural change models (Manzano *et al.*, 2012), consumption pattern effects (Harris and Reynolds, 2003) and disconfirmation of expectations (Oliver and Swan, 1989).

Behavioural changes of customers due to UCB include attitudinal adjustments, leading to possible assimilations of such negative behaviours due to contagion (Schaefers *et al.*, 2016) and change customers' perceptions of social norms. To control these effects, this research develops customer-related managerial measures based on customer behavioural change models.

The model of behavioural change (Manzano *et al.*, 2012) explains customers' attitude formation and adjustment process, suggesting that, first, customers observe the behaviour of other customers (initial attitude), second, they analyse the advantages and disadvantages of such behaviour, and third, they change their behaviour accordingly, after affirming it (final attitudinal formation). This provides indications as to the consequences of UCB on the customer side, as it links attitudes as an antecedent to behavioural changes as a consequence. Referring to customer expectations during the initial attitude formation, the theoretical model focuses the development of retail customer behavioural norms in the form of a final attitude.

Looking at spoilt consumption effects (Harris and Reynolds, 2003), leading to customer dissatisfaction, UCB relates to the disconfirmation of the perceived and expected shopping experience (Oliver and Swan, 1989). Therefore, by examining the consequences of UCB for customers, in terms of behavioural changes, attitudes, customers' expectations and the formation of moral norms, this research draws managerial implications.

## 4. Methodology
### 4.1 Research design
As academic research focusses on either quantitative or experimental research designs (Table 1), only a few dimensions of UCB are examined and described, taking either the customers' or the employees' views, in isolation of each other. In addition, academic research considers either undifferentiated retail stores, the services industry or online retailing as research context for studying UCB. In order to overcome these shortcomings and to help managing UCB effectively, this research investigated UCB qualitatively within specifically grocery retailing as the industry with most customers in physical stores, with a total of 96 respondents, using an explorative, reconstructive research design as recommended by qualitative methodologists (Flick, 2014; Leavy, 2015). The views of customers aimed at collaborating with FLEs' perspectives in order to broaden the managerial implications for retailers.

The empirical studies were conducted during the three phases of the pandemic (phase 1 – initial starting of the pandemic prior lockdowns, phase 2 – during the lockdowns, phase 3 – after the lockdowns) and consisted of 45 interviews with customers (study 1) and 51 interviews with FLEs (study 2), both in grocery retail stores. As UCB became evident particularly during the time of the pandemic, this time context was chosen making it advantageous to study the phenomenon during this period. All customers in study 1 were between 18 and 65 years old and regular customers, purchasing from grocery retail stores at least once per week.

The sample for study 2 consisted of 30 store owners and 21 franchise partners referred to as FLEs. All respondents had worked in grocery retail stores for a minimum of one year, were at least half-time workers and were all between 18 and 65 years old.

In both studies, semi-structured interview guides were used, with open-ended questions. For study 1, the interviewees were recruited conveniently in the field through close contacts of the researchers. The interviewee selection for study 2 used a database from a retail store chain owner. To maintain strong ethical conduct in accordance with ethical qualitative research practices (Willig and Rogers, 2017), the interview participation was voluntary for every participant. The researchers proactively informed each participant of the voluntary nature of the interviews and their opportunity to decline any answer and to withdraw from the interview situation at any time. Individually chosen interview settings ensured confidentiality. All interviews were recorded, with agreement and afterwards transcribed, coded and double coded by different researchers. The methods included face-to-face and telephone interviews depending on the situation.

*4.2 Data analysis*
The verbatim interview transcripts were structured and analysed, systematically ensuring intersubjective transparency applying standardized coding approaches. This process included the following content analysis approaches (Hsieh and Shannon, 2005): (1) The determination of a coding scheme deductively based on the conceptual framework, (2) the analysis of the interview content, (3) the coding of the data and (4) the extraction of additional codes inductively derived from the data (*refer to* Appendix 1, *coding template*). Upon examination of academic research concerning UCB, categories referring to reasons, forms and consequences of UCB in retailing were formed and its subdimensions deductively extracted including indications for data coding. Subcategories discording with the deductive categories were inductively imposed.

Because the consequences of UCB could also be attributed to other factors related to the specific time of data collection (crisis situation), the findings from the qualitative data were examined for their consistency with the specific context of UCB events. In this way, the certainty of the specific consequences of UCB was determined. Separate and independent content analysis of the customer and frontline employee interview data in accordance with the analytical research process, ensured a segregated interpretation of the results.

To organize the amount of data involved, the coding process was accompanied by computer-supported data analysis (using MAXQDA) (Leavy, 2015). Each data set (customers and FLEs) was double–coded, independently by three researchers using the coding template.

Upon initial examination of the percentage agreement rate and communicative validation, the inter-coder reliability was established using Cohen's Kappa coefficient (Brennan and Prediger, 1981). Estimating the strength of the agreement of the inter-rater reliability coefficients for each data set using common reference values (Landis and Koch, 1977), values of >0.20 were taken to represent slight agreement, values between 0.21 and 0.40 fair, 0.41–0.60 moderate and anything above 0.61 substantial or almost perfect (>0.81) agreement. The intercoder reliability coefficients showed, for both data sets, near perfect agreement of above 0.73 and hence were substantially reliable. In order to guarantee intersubjectivity of conclusions from the qualitative data, direct quotes are provided in the appendix of this paper (*refer to* Appendix 2*, direct quotes*).

## 5. Findings

The qualitative data analysis provided causes of UCB, along with antecedents, dimensions in terms of operational macro- and micro-levels and consequences for FLEs and customers, in connection with managerial implications and differentiated according to the views of FLEs and customers (Figure 2).

### 5.1 Causes of UCB and its antecedent dimensions

This research reveals that misinformation, peer pressure, selfishness as well as uncertainty, fear, laziness, incomprehension and ignorance, are causes of UCB in retail stores (Table 3).

*5.1.1 Antecedent dimension: causes of UCB due to social influence.* Social influences causing UCB include misinformation through media consumption and peer pressure created and compounded by external factors such as media consumption. While both customers and FLEs saw misinformation such as exaggerated miscomprehended information through social and mainstream media (e.g. panicking due to bad news) as the main cause of UCB, peer pressure which corresponds with customer behaviours originated from the need to belong to a group and laziness which refers to not behaving in a certain way despite of being capable (e.g. not confirming with rules) (belonging to attitudinal causes) were only referred to by the customers.

Within retailing research, social influence receives attention within the field of customer relations management (Kotarba, 2016). For example, Flache *et al.* (2017) point at social influences as key factors in the overcoming of societal challenges.
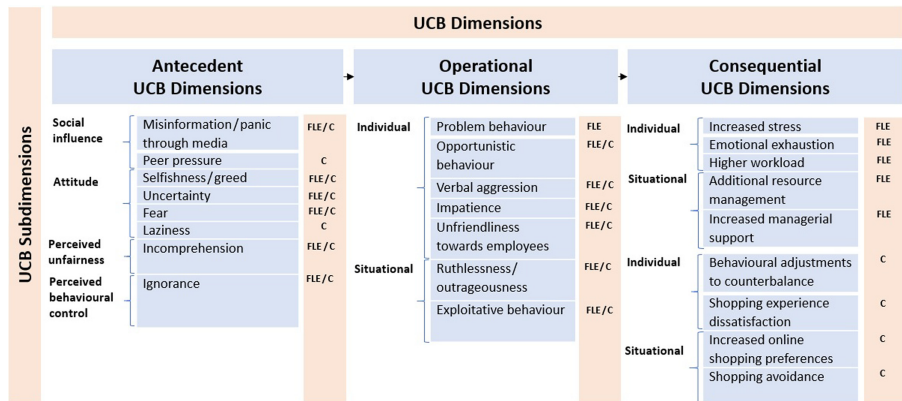


**Figure 2.**
Findings of UCB dimensions

| Empirical causes | View | Corresponding antecedent dimension (UCB framework) |
|---|---|---|
| Misinformation/panic through media | FL, C | Social influence |
| Peer pressure | C | |
| Selfishness/greed | FL, C | Attitude |
| Uncertainty | FL, C | |
| Fear | FL, C | |
| Laziness | C | |
| Incomprehension | FL, C | Perceived unfairness |
| Ignorance | FL, C | Perceived behavioural control |

**Table 3.**
Antecedent dimensions of UCB

*5.1.2 Antecedent dimension: attitudinal causes of UCB.* Looking at the attitudinal dimension of the UCB framework, customer attitudes such as selfishness and greed (e.g. customers' putting their own needs above others), uncertainty (e.g. acting unethically out of not knowing or insecurities), fear (e.g. fear of losing out and therefore acting unethical such as exploitive) and laziness (e.g. deliberately not acting in a certain way despite of being capable of, not conforming with rules) are the most apparent in the formation of UCB. In relation to customer ethics, attitudes matter for environmentally friendly customer behaviour (Ateş, 2020; Ting *et al.*, 2019), as emotional and motivational drivers of such behaviours. Specifically fear represents within the context of UCB an emotional driver for the formation of a specific unethical attitude and hence is considered as an attitudinal related cause. Attitudes function in value-identity norm models (Ting *et al.*, 2019) along with personal norms as influential factors for the formation of behavioural intentions.

*5.1.3 Antecedent dimensions: causes of UCB related to customer-perceived unfairness and behavioural control.* The incomprehension and ignorance of certain rules in grocery retail represent UCB causes leading to an underlying perceived unfairness of certain conventions (e.g. not wearing masks because of the perception of being not justified), as well as the avoidance of extra effort of customers in the store (e.g. the avoidance of maintaining rules due to the perceived required effort) needed for moral behavioural control. Within channel relationships in retail, perceived fairness functions as a shared value according to social influence theory and therefore controls behaviours (Kashyap and Sivadas, 2012). Further research confirms the linkage between perceived unfairness and opportunistic behaviours (Trada and Goyal, 2017). The findings of this study expand these views within retail stores, by identifying incomprehension and ignorance of behavioural rules of conduct in retail as the main sources of UCB.

*5.2 Forms of UCB and its operating dimensions*
According to the results of this study, UCB displays different dimensions within grocery retail stores, ranging from problem behaviours, through opportunistic behaviours, verbal aggression, impatience, unfriendliness towards employees and ruthless behaviours, to exploitative behaviours (Table 4).

On a macro-level, UCB is directed at other customers, FLEs and sometimes the retail environment. Behaviours directed exclusively against FLEs include unfriendliness and problem behaviours, making FLEs the primary targets of UCB. Further, FLEs perceived UCB more often than the customers as they are more exposed to other customers in retail stores compared to those of other customers.

Looking at the micro-level, the majority of the UCB dimensions operate in dependence on specific individual factors, whereas the other dimensions relate to situation-specific factors.

| Empirical UCB dimensions | View | Corresponding macro-level (UCB framework) | | Corresponding micro-level (UCB framework) |
| --- | --- | --- | --- | --- |
| Problem behaviour | FLE | C–FLE | X | Individual |
| Opportunistic behaviour | C, FLE | C–FLE | C–C | |
| Verbal aggression | C, FLE | C–FLE | C–C | |
| Impatience | C, FLE | C–FLE | C–C | |
| Unfriendliness towards employees | C, FLE | C–FLE | X | |
| Ruthlessness/outrageousness | C, FLE | C–FLE | C–C | Situational |
| Exploitative behaviour | C, FLE | C–FLE | C–C | |

Table 4.
Operational UCB
dimensions (macro-and
micro-level)

This involves notably ruthless and exploitative behaviours which are linked more to stress situations induced by media consumed crisis perceptions (Figure 2).

*5.2.1 Individual-level UCB dimensions.* 5.2.1.1 Problem behaviour. FLEs described individually operating problem behaviours as those revealing a lack of understanding for specific circumstances within retail stores and often linked to unethical demands, such as special requests not within the employees' power to deliver, for example demanding the availability and delivery of a specific product from an employee which is out of stock.

As forms described as dysfunctional behaviours within academic research (Daunt and Harris, 2012; Kumar Madupalli and Poddar, 2014) such behaviours distort the retail encounter by disrupting retail operations, causing problems for other customers as well as FLEs. The results of this study show the severity of problem behaviours for employees, provoking emotional imbalance as well as threatening the retail consumption experience of other customers as a result.

5.2.1.2 Opportunistic behaviour. Opportunistic customer behaviours in retail refer to the violation of rules and non-compliance with governmental regulations and policies (Sobirova, 2020) in relation to self and behavioural control mechanisms. In recent times, customers and employees have been asked to follow certain rules, such as wearing face masks and maintaining physical distancing. As not every customer has followed these rules, opportunistic behaviour has unfolded in the form of egoistic behaviours such as hoarding, buying huge amounts of retail items out of proportion.

5.2.1.3 Verbal aggression. Verbal aggression, known as a form of deviating customer behaviour (Berry and Seiders, 2008; Reynolds and Harris, 2006), is used to describe any form of verbal harassment or abuse, according to this research such as shouting at others or any other form of severe verbal attacks. Directed at other customers as well as FLEs and linked to customers' attitudes, it leads to negative consequences such as depriving others of a positive customer experience or working environment (Hur *et al.*, 2015).

5.2.1.4 Impatience. Impatience has received attention within research in terms of queue management (Kim, 2018) and is regarded as a non-virtuous act within eastern Buddhist philosophies. The results here uncover impatient customer behaviours in forms such as being hectic and nervous (e.g. not willing to wait for taking an item from the shelf despite of another customer standing in the middle), interrelated with customer attitudes and perceived behavioural control. Further, the results reveal FLEs' acknowledgments of their own nervousness in certain situations, which poses the possibility of interactional effects with regards to UCB in retailing.

5.2.1.5 Unfriendliness towards employees. While some UCBs are directed at other customers, unfriendliness such as the usage of harsh speech, not greeting or speaking sarcastically predominantly concerns FLEs. The results uncover unfriendliness towards employees, perceived not only by the employees themselves but by customers as well, which indicates the severity of this UCB dimension that entirely targets employees. Relating to customers' attitudes, it differs from the making of illegitimate complaints or requests and is regarded as unethical due to the harm it causes others and the disrespect shown towards employees (Omelan and Raczkowski, 2020).

*5.2.2 Situational-level UCB dimensions.* 5.2.2.1 Ruthlessness/outrageousness. Ruthless, outrageous behaviours refer to any customer behaviour perceived as extremely disrespectful, whether directed at other customers or FLEs and with a strong situational dependency. Examples for these behaviours concern jumping queues, damaging products or properties of the store as well as extreme inappropriateness such as deliberately spitting on a bank note before handing it over to the employee at the cashpoint as reported in one interview. Such forms of behaviours exhibited by customers occur at different stages within their shopping experience, but most prevalently in the queuing process. Ruthless behaviours when queuing are known of and linked to jumping queues (Ibrahim, 2018). Since the customers and FLEs

reported such behaviours in relation to the cashpoint, specifically, this confirms the crucial role of external factors within the retail environment, contributing to UCB incidents.

5.2.2.2 Exploitative behaviour. Exploitative behaviours often manifest in the form of panic buying and hoarding in grocery retail (Sobirova, 2020) as for example buying huge amounts of a specific product. Dependent on specific situational cues, both FLEs and customers described such behaviours as irrational and impulsive and linked to underlying fears of losing out and feelings of uncertainty. The FLEs and customers did not approve of such behaviours as it increased fears and disputes among all groups. As a situationally dependent behaviour, such behavioural patterns are mostly unpredictable and therefore pose the risk of stress impairment for all stakeholders in the retail environment.

Overall, the operating UCB dimensions according the UCB framework (Figure 1), confirm that employees and customers perceived wrongful customer acts uncovering differing dimensions. The findings indicate the severity of UCB in retail stores specifically directed at employees in retail stores.

### 5.3 Consequential UCB dimensions
5.3.1 Consequences of UCB for FLEs. Occurrences of UCB in retail impose negative consequences for FLEs as individuals as well as retail management. The research confirms that FLEs felt increased stress, were emotionally exhausted and faced higher workloads leading to additional resource management and requiring additional managerial support in retail stores due to occurrences of UCB in retail stores specifically and no other compounding factors.

These results uncover the psychological dynamics of UCB and add to the existing research by drawing attention to the increased workloads UCB imposes on employees, supervisors and managers in retail. For example, franchise partners reported the necessity of providing additional workforce, due to exploitative customer behaviours. Such forms of UCB put pressure on employees due to higher workloads, which led to higher perceived stress with some feeling emotionally drained and exhausted. In the most severe situations, where unfriendliness or verbal aggression was directed at employees, it led to psychological crisis situations, which required emotional support to be provided by retail managers. While such additional resources and managerial support requirements point at direct financial costs for retailers as a consequence of UCB, employees' emotional exhaustion poses turnover risks (Park et al., 2021) and is therefore linked to indirect financial costs.

It can be concluded that the severity perception of the UCB event is linked to increased managerial support requirements.

5.3.2 Consequences of UCB for customers. The qualitative data gathered in this research reveals the extent of UCB, including the feelings of customers about other customers' unethical behaviour. The findings confirm that UCB influenced other customers' behaviour and impacted their customer shopping experience negatively. Customers changed their shopping habits, implementing behavioural adjustments to counterbalance the negative effects of UCB, for example by shopping at specific times or by reducing their shopping frequency. Some customers even reported avoiding shopping at specific times completely as a consequence of perceived UCB. The results further indicate customers' tendencies towards increased online shopping as a means to avoid shopping in physical stores altogether, due to UCB incidents. Such UCB effects on customers in retail stores reveal dissatisfaction among the customers who observe or experience such negative behaviours directly. Shopping experience dissatisfaction relates to the inducement of stress and associates with retailers' failure to meet customer expectations (Lucia-Palacios et al., 2021) which poses the risk of losing customers as a consequence of UCB.

Concerning customers specifically, forms of UCB indicating egoistic motives, such as opportunistic behaviours, were the most impactful. The negative effects of UCB on customers

tend to relate to psychological underlying aspects, such as feelings of disappointment with other customers, but also refer to retail operations in terms of their failing to provide a flawless shopping experience due to the exploitative behaviours of other customers.

## 6. Discussion
### 6.1 Theoretical implications
This research contributes academically and practically to retail management research by establishing a UCB framework, identifying and describing varying forms of UCB in grocery retail stores beyond those mentioned in the existing research and including their causes and consequences, combining and underpinning each dimension by collaborating customers and FLEs' views on the topic. Investigating UCB multidimensionally in retail stores, the research contributes theoretically to research by expanding the view on UCB and retail management as a result of (1) establishing a UCB framework expanding the EQB (Fukukawa, 2002) regarding the antecedent UCB dimensions, (2) describing different forms of UCB in grocery retail stores, including whether they operate at the individual or situational level (Liu *et al.*, 2015) and (3) identifying dimensions of consequences of UCB for FLEs and customers, in relation to resources (Hobfoll *et al.*, 2018), the stress imposed on employees (Bhuian *et al.*, 2005; Grandey *et al.*, 2004), customers' expectations (Oliver and Swan, 1989) and moral norms (Vitell and Muncy, 2005).

The results show multiple dimensions of UCB beyond the already academically researched dimensions (Sobirova, 2020; Huang *et al.*, 2021) and synthesize varied UCB theories. Further, different perspectives of UCB including its targets (Fombelle *et al.*, 2020), demonstrate varying expressions and severities of UCB dimensions. Accordingly differentiated managerial approaches (Harris and Reynolds, 2003), to mitigate the negative effects of UCB are suggested comprising collaborative views of customers and FLEs. The results draw attention to FLEs within the grocery retail context and open up new opportunities for consumer and retail management research.

### 6.2 Managerial implications
The implications drawn from the findings of UCB research extend managerial academic research by broadening the perspectives on UCB and by suggesting a combination of individual- and situational-specific strategies for managing employees as well as customers. Specifically, UCB, as a societal as well as an economic challenge in grocery retail stores, could be counteracted through social influences, if customer-related socially influential managerial strategies were developed.

*6.2.1 Retail management (employees).* Regarding retail management, the findings of this research (Table 5) imply that the management of stress and the provision of emotional support is required to mitigate negative UCB effects.

| Empirical UCB consequences | Corresponding managerial component (UCB framework) | Managerial employee implication | Micro-level |
|---|---|---|---|
| Increased stress Emotional exhaustion | Stress Conservation of resources + stress | Stress reduction + coping strategies | Individual |
| Higher workload Additional resource management Increased managerial support | Conservation of resources | Resource + role expectation management | Situational |

**Table 5.**
Managerial implications in relation to employees

As FLEs are the main targets of UCB in retail stores, management should prioritize the facilitation of mental and operational support structures in the form of stress reduction measures as well as resource and role expectation management, to help FLEs deal with UCB. Contrary to the existing literature (Table 1) the findings of this research indicate that a combined approach of individual and situational measures would be the most appropriate to counterbalance the negative effects of UCB.

Further, support structures concerning resource management could focus on boundary-spanning activities by redirecting unethically behaving customers to supervisors or retail managers. This would include role expectations' management at higher executive levels.

Individually, FLEs could participate in mental coaching and training on coping strategies to help them tackle stress and emotional exhaustion. Providing training and clarity about actional steps to be taken in specific crisis situations represent additional managerial requirements.

Situationally, a resource management system including the re-(out)sourcing of employees' tasks in the case of UCB occurrences, as well as the optimization of technical support tools to reduce workloads, are possible managerial implications of this research. In view of the unpredictability of societal situations the findings of this research emphasize long-term measures.

*6.2.2 Customer management.* The research confirms that UCB negatively affects customers in grocery retail stores, leading to behavioural adjustments and dissatisfaction with the shopping experience. Customer management aims to positively guide customer behaviour in grocery retail stores to avoid the formation of UCBs, and it puts retail managers in the center. Addressing customer attitudes as an antecedent dimension of UCB through norm evaluation and formation in grocery retail stores as well as managing expectations to prevent negative consequences concerning the shopping experience represent promising strategies to prevent UCB from arising in grocery retail stores and correspond with the UCB framework (Figure 1).

While behavioural adjustments and shopping experience dissatisfaction point to individual managerial measures, targeting attitudinal changes along with the management of customer expectations, shopping preferences and shopping avoidance are situational and will require managerial approaches in accordance with the control of social influences (Table 6).

Individually, attitudinal changes refer to behavioural changes according aiming at the establishment of morally acceptable behavioural norms in retail in relation to behavioural cues (Mishra *et al.*, 2020) as a tool for behavioural influencing. By providing moral-norm-confirming behavioural cues, one could expect such desirable behaviours to be enhanced without direct reprimand.

Further, since both customers and FLEs alike seek a pleasurable retail environment, retailers are advised to manage and synchronize expectations from both sides. Expectations

| Empirical UCB consequences | Corresponding managerial component (UCB framework) | Managerial customer implication | Micro-level | |
|---|---|---|---|---|
| Behavioural adjustments to counterbalance | Behavioural change model–norms | Attitude change | Individual | |
| Increased online shopping preferences | | Social influence control | Situational | |
| Shopping avoidance | | | | **Table 6.** |
| Shopping experience dissatisfaction | Disconfirmation of perceived and expected shopping experience | Expectation management | Individual | Managerial implications in relation to customers |

management should cover retail operations' capacities, target customer transparency and provide insights on stock availability to diminish exploitative customer behaviours. Situationally, social influence control measures could include eliminating misinformation, incomprehension and ignorance by increasing understanding of rules and obligations in grocery retail stores.

*6.3 Research limitations and future research agenda*
*6.3.1 Research limitations.* As with all research, this study has limitations. First, both empirical studies provide findings applicable to grocery retail stores. Since, during the most recent crisis, almost no stores apart from grocery retail stores were continuously open, the research could not cover other settings. In order to expand the area of application of this research, future academic work should examine UCB in other retail environments, including online shopping.

Second, the results of this study are limited by the research design that fell within the range of qualitative research as explorative investigations of perceptions of UCB require such research designs. Consequently, a segregation of differing forms of UCB linked to its severity and consequences cannot be concluded. Third, other limitations concern the use of telephone interviews and the dangers of socially desirable reactions being obtained in interview situations (Alsaawi, 2014). Remedies for such issues include quantitative research methods that should be applied in future research concerning UCB. Moreover, it is still not entirely clear which UCB consequences are due to the occurrence of UCB itself and which are a side effect of the specific crisis-related context, such as the possibility of increased workloads due to precautionary measures to combat the pandemic.

*6.3.2 Future research agenda.* Any form of UCB is morally deviant, perceived as wrongful and therefore unethical. The present paper describes and categorizes UCB dimensions, finding explanations for the phenomenon by examining its causes based on customers' and FLEs' perspectives and linking it to consequences and managerial implications for retailers. This study draws attention to the additional and avoidable challenges that could be faced by retail in crisis situations in the future, as a result of UCB. The frontline employee, as a production factor within a business, deserves even more attention, as employees form the main targets of UCB.

However, it remains undiscovered whether UCB is transient or permanent and which parts of UCB are caused by external factors such as media consumption or specific customer–retail touchpoints. Research on store patronage shows the impact of external factors within different retail marketing instruments, on customer satisfaction, patronage intention, patronage behaviour and Word of mouth (Blut *et al.*, 2018). Future research on UCB could consider external factors, such as store atmospherics and shopping context, to examine antecedents of UCB within the retail environment. This would entail shop format attributes (Reutterer and Teller, 2009) and other retail settings such as online shopping areas. For example, research on customer complaint management indicates that different distribution channels induce varied complaint behaviours (Frasquet *et al.*, 2021). Likewise, future research on UCB could equally look at behavioural differences within various distribution channels and differing contexts (e.g. non-crisis situations). In addition, research in this area provides an opportunity to examine the severity of certain forms of UCB as well as the varying consequences depending on the perceived severity of UCB incidents.

UCB as an interdisciplinary research field provides manifold future research opportunities for social and business studies (Table 7). Since managing a phenomenon is only possible when a measurement can be made, the emphasis of future research should lie in the development of a UCB scale, validated and tested in stores and in online retail settings

| Field | Area | Retail | Research question |
|---|---|---|---|
| Social studies | Contagion effects of FLEs' behaviour towards customers | Offline | How do FLEs contribute to UCB's occurrence? |
| | Innate factors and external factors of UCB | Offline Online | What external situational factors cause UCB to arise? |
| | Time factors of UCB – transience or permanence | Offline Online | What dimensions of UCB appear beyond crisis situations? |
| | Customer policy implication investigations | Offline Online | How could policy implications change the behaviour of customers? |
| | Social influence factors for positive customer behaviours | Offline Online | Which social factors impact ethical customer behaviour positively and how? |
| Business studies | Measurement of UCB – scale development and validation | Offline Online | What dimensions can be used to measure UCB? |
| | UCB within different shop formats | Offline | How does UCB unfold in various shop formats? |
| | UCB touchpoints of the customer journey | Offline Online | In which stages of the customer journey does UCB appear? |
| | Cross-sectional and cross-cultural (other branches/sectors) examination | Offline Online | How does UCB appear in other retail settings and cultures? |
| | Communication and perception of retail conventions | Offline Online | How to most effectively communicate retail conventions to prevent miscomprehension and ignorance |
| | Impact of UCB on retail patronage | Offline | What impact does UCB have on retail patronage? |
| | Impact of differing severities of UCB forms and its consequences | Offline | Which severity levels of UCB lead to which consequences in retail stores? |

Table 7.
Overview of future
research agenda

using quantitative research designs. This would allow researchers to examine the range of UCB and its dimensions over time, including contextual moderators and occurrence levels within the customer journey, beyond crisis situations.

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(The Appendix follows overleaf)

**Appendix 1**

| Main categories | Subcategories | Indicators | Approach | Source |
|---|---|---|---|---|
| Reasons for UCB for customers/frontline employees | Misinformation/panic through media | Exposure to media information; exaggerated crisis related information | Deductive | Laato *et al.* (2020) |
| | Peer pressure | Observation of other customers' behaviours; acting in a certain way due to the group in correspondence to the need to belong | Inductive | |
| | Selfishness/greed | Acting upon self-interest; not getting enough | Deductive | Sobirova (2020) |
| | Uncertainty | Feelings of insecurity; not knowing better | Inductive | |
| | Fear | Feelings of fear or anxiety as causes for UCB | Deductive | Zhang *et al.* (2020) |
| | Laziness | Not wanting to conform with rules out of laziness | Inductive | |
| | Incomprehension | Not comprehending moral (social) rules in retail stores | Inductive | |
| | Ignorance | Ignoring moral (social) rules in retail stores | Inductive | |
| UCB forms perceived by customers/frontline employees | Problem behaviour | Demanding something which is not confirming with retail norms; demanding out proportionally | Deductive | Kumar Madupalli and Poddar (2014) |
| | Opportunistic behaviour | Taking advantage of a situation for own benefit; egoistic forms of behaviours; profiteering; engaging in dishonest acts | Deductive | van Kenhove (2003) Bossuyt *et al.* (2016) Huang *et al.* (2021) Sobirova (2020) |
| | Verbal aggression | Verbally attacking employees or other customers; abusive behaviours | Deductive | Omelan and Raczkowski (2020) |
| | Impatience | Display of hectic and nervous forms of behaviours; not wanting to wait | Inductive | |
| | Unfriendliness towards employees | Lack of respect for employees; behaving rude; harsh speech; sarcastic words | Inductive | |
| | Ruthlessness/outrageousness | Refusal to pay (card); property damage; jumping queues | Inductive | |
| | Exploitative behaviour | Over purchasing behaviours; hoarding | Deductive | Sobirova (2020) |

**Table A1.**
Coding template

*(continued)*

| Main categories | Subcategories | Indicators | Approach | Source |
|---|---|---|---|---|
| Consequences of UCB for frontline employees | Increased stress | Overwhelming physiological, emotional and other reactions of employees to UCB | Deductive | Harris and Daunt (2013) |
| | Emotional exhaustion | Feelings of emotional drain; lack of energy | Deductive | Quade *et al.* (2013) Greenbaum *et al.* (2014) |
| | Higher workload | Too many differing tasks to handle due to UCB occurrences | Inductive | |
| | Additional resource management | Requirement of working extra hours, need for additional staff to handle the store | Inductive | |
| | Increased managerial support | Escalation of unethically behaving customers to managers; increased moral support due to UCB | Inductive | |
| Consequences of UCB for customers | Behavioural adjustments to counterbalance | Customers to change their own behaviours to avoid UCB confrontation | Inductive | |
| | Increased online shopping preferences | Customers preferences to shop online due to UCB | Inductive | |
| | Shopping avoidance | Customers to shop less frequently due to UCB | Inductive | |
| | Shopping experience dissatisfaction | Customers feelings of dissatisfaction concerning the store and behavior of other customers | Deductive | Bossuyt *et al.* (2016) |

Table A1.

Appendix 2

Direct quotes: UCB antecedent dimensions

| Interview number | Dimension | View | Quote |
|---|---|---|---|
| C11 | Misinformation/panic through media | Customer | "In my opinion, this has been very wrongly communicated" |
| FL17 | | Frontline employee | "The media failed to communicate truthfully" |
| C22 | Peer pressure | Customer | "[...] you think you need to react like others" |
| C4 | Selfishness/greed | Customer | "[...] many are selfish and just purchase, not taking care of others" |
| FL51 | | Frontline employee | "[...] consumption mentality and egoism" |
| C44 | Uncertainty | Customer | "[...] out of safety reasons and uncertainty" |
| FL10 | | Frontline employee | "Customers were highly insecure [...]" |
| C6 | Fear | Customer | "I think it's just fear, fear [of] not getting enough" |
| FL26 | | Frontline employee | "It's the fear which accompanies customers, it's everywhere and it's bad" |
| C7 | Laziness | Customer | "Well, I have to be honest and say [...] I'm just too lazy (to follow the rules)" |
| C25 | Incomprehension | Customer | "[...] because they know it better" |
| FL18 | | Frontline employee | "They (customers) were not sensitive enough [...]" |
| C25 | Ignorance | Customer | "Customers behave in certain ways because they do not realize it [...]" |
| FL23 | | Frontline employee | "I think that many customers are bored and we are the only social meeting place at the moment. [...] You do not see a neighbour that way anymore and then you happen to meet in the store. Then they gossip again" |

Direct quotes: UCB operational dimensions

| Interview number | Dimension | View | Quote |
|---|---|---|---|
| FL59 | Problem behaviour | Frontline employee | "They (customers) demand things, customer care, which just does not work" |
| C41 | Ruthlessness/ Outrageousness | Customer | "I just find that people are totally inconsiderate of other people. First of all, I find the queuing behaviour at the checkout a disaster. They all think they're short-changed if they do not get to it right away, and also that the cashiers have to take people's things away because they bought too much flour or too much toilet paper, so I find people just impossible" |
| FL28 | | Frontline employee | "People snatching it (products) out of our hands or perhaps still running to the warehouse" |
| C22 | Opportunistic behaviour | Customer | "In the beginning, people kept little (attention) of the safety distance" |
| FL48 | | Frontline employee | "There are people who are, for me that's certain, selfish somewhere. They (customers) think 'I do not want to limit myself, but I want the others to do it'." |

**Table A2.**
Direct quotes

Direct quotes: UCB operational dimensions

| Interview number | Dimension | View | Quote |
|---|---|---|---|
| C18 | Verbal aggression | Customer | "[...] one customer just hung up on the belt and the customer behind her has just came closer and then she immediately yelled at her" |
| FL97 | | Frontline employee | "There are customers who maybe grumble a bit at the checkout because of the cash [...] for example, our checkout lady has asked an older gentleman if it would be possible to pay by card and the gentleman has taken without comment a 100 € bill from [his] wallet, spit on it and held [it] out to her. [...]" |
| C25 | Impatience | Customer | "In this city, customers are really impatient. If someone is now fifth in line at the checkout, people start whining right away." |
| FL40 | | Frontline employee | "The people were hectic, nervous. You were actually also nervous yourself, because we had to manage everything from one second to the next" |
| FL46 | Exploitative behaviour | Frontline employee | "The purchasing behaviour was unpredictable, like an avalanche. I've never experienced anything like that myself before. This has only come about through the media" |
| C20 | | Customer | "They went shopping like maniacs. [...] people argue about toilet paper. I mean, because of toilet paper, arguing, I find that really bad." |
| FL37 | Unfriendliness towards employees | Frontline employee | "Customers are impertinent. We are insulted, [...] when you do not open a second checkout right away when three or four people are standing in line, then they are already yelling (at you)" |
| C19 | | Customer | "Some of them are really rude to the employees. [...] they can listen to everything from insults to 'why do not you have that' and 'why are not the shelves stocked'" |

Direct quotes: UCB consequential dimensions

| Interview number | Dimension | View | Quote |
|---|---|---|---|
| FL10 | Increased stress | Frontline employee | "Employees are challenged first and foremost. They have to go to work, but they also have a personal burden, because it does not pass everyone by without a trace and that's where you are simply challenged" |
| FL19 | Emotional exhaustion | | "Employees became nervous as they were mentally done" |
| FL23 | Higher workload | | "When the strong hoarding purchases occurred, the entire staff had to step in because otherwise they would not have been able to keep up with the stocking of the shelves" |
| FL50 | Additional resource management | | "The supervisors were challenged because they simply have to have everyone there all the time. [...] so of course you're very challenged (with resources) as a branch manager." |
| FL43 | Increased managerial support | | "[...] staff scheduling differently than before and the biggest challenge is just motivating and also reassuring the staff" |

(*continued*)

**Table A2.**

Table A2.

| Direct quotes: UCB consequential dimensions | | | |
|---|---|---|---|
| Interview number | Dimension | View | Quote |
| C30 | Behavioural adjustments to counterbalance | Customer | "I mean, I'll certainly still make sure that I do not go shopping when all the people are shopping" |
| C33 | Increased online shopping preferences | | "[. . .] negative and I can imagine people shopping more online because of such kinds of behaviours" |
| C4 | Shopping avoidance | | "I no longer go shopping every other day, but rather do my weekly shopping" |
| C3 | Shopping experience dissatisfaction | | "I would like to see people not running around shopping like crazy and storming the stores" |

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