

Ethics And Retail Management Professionals: An Examination Of Age, Education, And Experience Variables

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ABSTRACT

Ethical maturity and behavior are of great concern to all educators, firms, and investors, and even more so in a recession. This research surveyed managers and employees in the retail environment to measure their Personal Business Ethics Scores (PBES) to see if age, education, and management experience makes a difference in making more ethical decisions. The PBES measures personal commitment to integrity, honesty, and observance of the laws regulating current business activities. This research takes into consideration the respondents' age, management experience, and education. This study contributes to the theory of moral development as it is tested with retail managers and employees. The results of this research suggest that while age and management experience are significant factors, higher education may also play a role in the moral development of associates and managers. Kohlberg's moral development theory is supported by this research since older workers, more highly educated workers, and those with more years of management experience have a higher level of moral maturity.

Keywords: morals, morality, moral maturity, ethics, ethical maturity, management experience, age, education, moral development, and cognitive moral development.

INTRODUCTION TO ETHICS AND MORAL DEVELOPMENT

Reading a newspaper, skimming through academic journal articles, listening to the radio or television, and talking to investors will quickly show that people are highly concerned about the illegal and unethical decisions of executives and managers (such as Mr. Madoff, who “ripped off” billions of dollars from investors, as well as others who may have worked at high level positions with Enron, Tyco, WorldCom, and other such firms that are accused of wrongdoing). There have been many authors and researchers who have studied ethics and the unethical behaviors of managers and students in academia, as they are concerned about “copycatting” and the deleterious influence of inappropriate behaviors by managers and senior officers of major firms (Cavico and Mujtaba; 2009; Clark, 2008; Crary, 2008; McGill, 2008; Desplaces, Melchar, Beauvais, and Bosco, 2007; Gao, 2004; Klein, Levenburg, McKendall, and Mothersell, 2007; Lawson, 2004, Cherry, Lee and Chien, 2003; Nonis and Swift, 2001; Ridley and Husband, 1998; and others). Perhaps it is greed that influences people to behave unethically; or it could be a person's education, age or lack of management experience that leads one to make ethical lapses in judgment. A key research question might be to see if age, education and management experience actually makes a difference in the ethical decision making of managers. Consequently, this current research is designed to compare the Personal Business Ethics Scores (PBES) of managers and associates in the retail industry. Building on the theory of moral development, the purpose of this study is to determine whether education, age and management experience, gained through the maturation continuum or process, are related to ethical decision making.

Moral development, according to Mujtaba (1997), is the growth of a person's ability to distinguish right from wrong, to develop a system of ethical values, and to learn to act morally. The term development refers to

progressive and continuous changes from the beginning of life until the end. As the research will show, moral development occurs through the process of not only maturity, but also socialization as a person acquires an education, grows older, and obtains management experience. It is believed that science, religion, culture, standards of good and bad, and other forms of behavior in society are passed on by nurture (that is, they are learned) and not by nature. The authors believe that each individual has the ability to think about his or her own thought process, which is known as "self-awareness." It is the "self-awareness" ability which enables people to make significant advances from generation to generation (Mujtaba, 1997).

Moral character is an aspect of personality, which can structure a person's moral, ethical, and personal beliefs. In general, a person may be deemed moral when he/she behaves ethically. Moral behavior appears to be a function of one's past experience with similar situations in which a person has learned to behave morally. Social and moral potentialities may be nourished best through brain development between birth and maturity, supplemented by the process of education. Moral learning is not much different from any other form of learning. Society influences behavior of its members through education and experience as people grow older. The purposes of this study are to discern if age, education and management experience are related to the ethical maturity of respondents in the retail industry.

AGE AND ETHICS - MORAL COGNIZANCE AND MORALITY

Does the age of a person relate to that person's moral cognizance or moral maturity, that is, does the ability to make moral determinations based on reasoning from ethical theories and principles? The following paragraphs present some studies related to the variable of age. The studies on the age variable are of two general categories: 1) those examining the age variable with a private sector employee population, and 2) those examining the age variable with a public sector employee population.

William J. Freeman (2007) studied the cognitive moral development of managers in "knowledge management" firms with those in non-"knowledge management" firms using the DIT-1 survey instrument. One of his research variables was designed to ascertain if there was a relationship between the age of the managers and moral maturity. Freeman's age variable (Freeman, 2007, p. 61) was succinctly posited as the following research question: "Is there a relationship between age and moral maturity"? The DIT was administered to two distinct groups: one group consisted of managers in firms successfully utilizing "knowledge management" as a key performance of success; and the second group consisted of managers in a company not using "knowledge management." The "knowledge management" firm was designated by one attaining the Malcolm Baldrige National Quality Award. The demographics regarding age for both groups were basically the same. Freeman's age results revealed a correlation between age and moral maturity, but not a significant one. His ultimate finding, therefore, was that there was not a significant relationship between age and moral maturity in either "knowledge management" or non-"knowledge management" firms (Freeman, 2007, p. 92). However, Freeman noted that his results on age were "...at variance with substantial research that found age as a significant influence in moral maturity (Dahl et al., 1988; McCabe et al., 1991; McNeel, 1994; Rest 1986; Rueeger & King, 1992; Weber & Wasieleski, 2001) (Freeman, 2007, p. 107)."

Donna Galla (2006) examined the moral maturity level of adult working students who worked in the finance and accounting fields. Her age research questions (Galla, 2006, p. 36) were as follows: "Is there a relationship between the moral maturity level of finance and accounting professionals and the variable of age? In other words, is there a difference in moral maturity level, as measured by the Defining Issues Test, between finance and accounting professionals who are 35 years of age and older and finance and accounting professionals who are under 35 years of age"? Although the older group of professionals had higher moral maturity scores, "the main effect for the subject's age was not significant..." (Galla, 2006, p.52). Accordingly, Galla concluded that the age of the participants did not have any "significant effect" on their moral maturity scores (Galla, 2006, p. 52).

Chunlong Huang (2006) conducted a cross-cultural examination of the moral maturity levels of U.S. and Japanese expatriate managers in Taiwan as well as Taiwanese managers who worked for Taiwanese based multinational corporations. His research questions (Huang, 2006, p. 7) encompassing the age of his participants were as follows: "What are the variables influencing the ethical reasoning of these managers? For example, do

demographic variables (i.e. Age, Gender, and Education)...relate to moral reasoning”? His specific age hypothesis, stated in the Null form, was: “There is no relationship between age and level of ethical reasoning for managers (Huang, 2006, p. 73).” His results indicated that there was no relationship between the age and the level of ethical reasoning of the managers he surveyed (Huang, 2006). Huang, however, did discuss in his literature review several studies that found a relationship between age and morality: “In their study, McCabe et al (1991) concluded that ‘age correlated positively with ethical decision-making; suggesting that maturity enhances ethical decision making (p. 958).’ It is generally agreed that older individuals tend to be more ethical or possess a more strict views of moral issues than younger ones. As individuals progress through the experience of life, Kohlberg (1984a) contends, they should develop higher stages of moral cognition. A survey conducted by Ruegger and King (1992) suggested that students in the 40-plus age group were the most ethical. The findings are consistent with Allmon et al (2000) research that older students exhibit more ethical inclinations (Allmon et al., 2000; Borkowski & Ugras, 1998). Accordingly, younger people tend to be less ethical than older people (Mellahi & Guermat, 2004; Miesing & Preble, 1985) or more tolerant over a wide range of issues (Longenecker, McKinney, & Moore, 1988), as older workers had stricter interpretations of ethical standards (Serwinek, 1992) (Huang, 2006, p. 55).” Yet Huang (2006) also pointed to a study by Lynon et al in 1997 that found that age had no effect on the level of moral reasoning (p. 55).

W. Thomas Heron (2006) examined the moral development and ethical decision-making of information technology professionals. Participants were selected from multiple companies in Pennsylvania whose principal business involved the production and delivery of IT products and services. The IT sample consisted of programmers, analysts, product and service support staff, project managers, and database administrators. Heron’s age research questions (Heron, 2006, p. 94) were as follows: “Is there a difference in ethical maturity level between different age groups of IT professionals? Is there a difference in the ethical maturity level, as measured by the DIT-2, between IT professionals who are less than or equal to 35 years of age and IT professionals who are over 35 years of age?? Heron’s age results indicated that there was “no difference in ethical maturity level between different age groups of IT professionals (Heron, 2006, p. 143).”

Donald L. Ariail (2005) examined the values and moral development of certified public accountants in Georgia. His age research question (Ariail, 2005, p. 138) was as follows: ‘Is there a difference in the moral development of CPAs of different age groups’? He divided the CPA age groups into the following categories: under 30, 30-39, 40-49, 50-59, and 60 and over. Ariail (2005) found that the age groups 40-49 and 50-59 had higher DIT moral maturity scores than the other categories, but the scores were not statistically significant, and thus he answered his age research question in the negative (pp. 198-204). Ariail in his literature review pointed to studies that showed a relationship between age and morality, but conversely he related that prior studies with accountants showed no relationship between age and moral development or a negative relationship (Ariail, 2005).

Pamela K. Smith Evans (2004) investigated the ethical maturity of African-American business professionals who worked as managers and employees in the private sector as well as entrepreneurs, and who were members of the National Black Master of Business Administration organization. Among other variables, she sought to determine if age influences their ethical maturity levels. Her age research questions (Smith Evans, 2004, pp. 48-49) were as follows: “Is there a difference in ethical maturity level between different age groups of African-American business professionals? That is, is there a difference in ethical maturity, as measured by the Defining Issues Test, between African-American business professionals who are under 35 years of age and African-American business professionals who are over 35 years of age”? Smith Evans’ results showed that “...there is no difference in ethical maturity level between different age groups of African-American business professionals (Smith Evans, 2004, p. 74).

Maisie E. Reid (2004) examined the cognitive moral development of health care executives working in a managed care organizational environment. Her age related research questions (Reid, 2004, p. 53) were as follows: “Is there a relationship between ethical maturity level and health care professionals’ age? Specifically, is there a difference in ethical maturity level between health care professionals who are 40 years of age and over, and health care professionals below 40 years of age”? Reid distributed 550 DIT surveys to health care professionals at a large county health care hospital district in southeast Florida. Within age groups, 56% of her respondents were under 40 years of age, and 44% were 40 years of age and older. The data that Reid obtained did not show any significant difference between ethical maturity level of health care executives and their age (Reid, 2004, p.72). Reid, however,

did observe that her age findings were "...inconsistent with findings of most prior DIT studies, which indicate that (moral maturity) scores advance in age and education (Brockett, Geddes, Westmoreland, & Salvatori, 1997; Elm & Nicholas, 1993; White, 1999; Wimalasiri, Pavri & Jalil, 1996) (Reid, 2004, p. 76)."

Joseph Chavez (2003) examined the moral maturity scores on Kohlberg's scale as measured by the Defining Issues Test of banking employees in southeast Florida. His survey sample consisted of 300 participants working in the banking industry. The age of the employees was one of the factors that he tested. His age research questions (Chavez, 2003, p. 44) were as follows: "Is there a relationship between moral maturity and age of banking employees? In other words, is there a difference in moral maturity level, as measured by the Defining Issues Test, between banking employees who are over 30 years of age and older and banking employees who are not yet 30 years of age?" His results indicated that "the data shows that the banking employees that are not yet 30 years and younger tend to have lower (moral maturity) P scores than banking employees who are 30 years of age and older (Chavez, 2003, p. 58). Regarding his age variable, Chavez concluded: "The common perception of being 'older and wiser' may prove correct since the results of this study show that participants older than 30 years of age made moral and ethical decisions closer to those moral philosophers with the highest degree of moral maturity (Chavez, 2003, pp. 58-59)."

Franck Aurel Hyppolite (2003) examined the ethical maturity level of public sector employees at the local government level. His sample consisted of 400 managerial, supervisory, and non-managerial employees employed by Broward County, Florida, municipalities therein, and local government agencies. Age was one of the variables he tested. His age research question (Hyppolite, 2003, p. 128) was as follows: "Is there a relationship between the ethical maturity level and the age of public sector employees?" His specific age hypothesis, stated in the Null form, was as follows: "There is no relationship between the ethical maturity level and the age of public sector employees (Hyppolite, 2003, p. 81)." This null hypothesis, however, was rejected, meaning that he in fact did find a positive relationship between age and morality in his study (Hyppolite, 2003, p. 128). Hyppolite (2003) discussed his age finding: "The fourth research question focused on relationship between the ethical maturity level and the age of public sector employees and confirmed this research analysis. This study's findings exposed that there was a significant correlation between the two variables. Hence, this research observation generated important conclusions for the study of both age and Cognitive Moral Development (CMD). The average P-score (for moral maturity) of older participants was higher than the one of younger respondents. As one matures with age, one's average P-score increases....Indeed this current research indicated age was a predictor of individual maturity level (p. 139)."

Lexine V. Arthur (2003) examined the cognitive moral development level of contracting professionals at the federal administrative agency – the General Services Administration (GSA). She sought to see if a relationship existed between age, among other variables, and the cognitive moral development of her survey population at the GSA. Arthur's age related research questions (Arthur, 2003, p. 39) were as follows: "Is there a relationship between ethical maturity and age of the contracting professional? As measured by the Defining Issues Test, is there a difference in ethical maturity between contracting professionals and the age of the contracting professionals?" She found that there was a relationship but not a statistically "significant" one; and thus she concluded that there was no significant relationship between the age of the contracting professionals and their level of moral maturity (Arthur, 2003, pp. 68-69).

Sandra E. Ford Mobley (2002) examined the moral development level of managerial employees of the state of Virginia. Age was one of her variables. Her age research questions (Mobley, 2002, pp. 51-52) were as follows: "Is there a relationship between the ethical maturity level and public sector managers' age? In other words, as measured by Rest's DIT, is there a difference in ethical maturity level between public sector managers who are 45 years of age and over and public sector managers below 45 years of age." Although her data indicated that the 45 and older category had higher moral maturity scores, the difference was not statistically significant, and thus she answered the age research question in the negative (Mobley, 2002).

Carol Cannon (2001) examined the moral reasoning abilities of 226 adult working learners at a private university in the southwestern part of the United States. Age was one of the variables that she tested. Her age premise was as follows: "Higher levels of moral development, as measured by the DIT, are significantly related to higher levels of chronological age for working – adult learners (Cannon, 2001, p. 166)." Furthermore, she posited: "If

age is related to differences in moral development, with adults evidencing continuing development, then it is anticipated that the work adult learners in the present study, aged 36 or greater, will exhibit a higher moral development level than working adults younger than 36 (Cannon, 2001, p. 195).” Cannon’s results “...revealed that DIT scores for working adults, equal to or over the age of 36, were significantly higher... than DIT mean scores of working adults younger than 36 years...(Cannon, 2001, p. 195).” Cannon’s review of the age and moral cognizance literature overall corroborated her findings and conclusion. She related that “in a ten-year, interdisciplinary, longitudinal study examining factors of moral development, Rest (1986) discovered consistent gains in moral judgment with increasing chronological age. Thoma (1985) found further empirical support for age as a predictor or moral development in a meta-analysis of multidisciplinary ethics studies. Ford and Richardson (1994) reviewed eight moral development studies of which five found no significant relationship between age and moral development, and three reported significant, but contradictory results. Borkowski and Ugras (1998) further observed a positive relationship between chronological age and moral development in a meta-analysis of empirical studies ranging from 1985 through 1994. Studies specifically in accounting, on the other hand, tend to provide conflicting evidence to the relation of chronological age and moral development (Enyon, Throley, Hill, & Stevens, 1997; Ponemon, 1990; Shaub, 1994). Overall, however, these studies suggest that attitudes/behavior appear to become more ethical with age, thereby providing empirical support for Kohlberg’s CMD theory that individuals will increase in moral development as they mature (Cannon, 2001, p. 166).”

Kohlberg’s Cognitive Moral Development theory posits that as a person increases in age, his or her capability and level of moral reasoning should concomitantly and progressively increase too. Furthermore, as a person increases in age, so does the complexity of the moral questions that a person will confront; and accordingly moral reasoning *should* increase with age. So, does age in fact relate to morality in the sense of moral cognizance or moral maturity? The evidence obtained from the above studies, as well as their review of the age and morality literature, is plainly mixed. Seven of the aforementioned studies found that there was a relationship between age and moral maturity, though not necessarily a statistically significant one; whereas five studies found there was no relationship between age and moral maturity. Perhaps age in combination with education would demonstrate a stronger link to moral maturity than between “mere” age and moral maturity (Moblely, 2002, p. 74; Mujtaba, 1996, p. 24). In fact, Heron (2006) pointed to one study that reported that 38% of the variance in the Defining Issues Test (moral cognizance) scores can be explained by the variables of age *and* education (p. 87). Therefore, the study for this article focused on the following hypothesis:

Null Hypothesis I - Individuals who are 25 years of age or younger will have Personal Business Ethics Scores (PBES) that are equivalent to or greater than those individuals who are 26 years of age or older.

MANAGEMENT EXPERIENCE AND ETHICS – MORAL COGNIZANCE AND MORALITY

Is there a relationship between one’s position and tenure or experience as a manager and one’s level of moral maturity? Kennedy noted that an important issue confronting business leadership and ethics studies is whether “...there may be a deficiency in moral development of business leaders, especially in principled reasoning and emphatic concern” (Kennedy, 2003, p. 51).

Huang (2006) conducted a cross-cultural examination of the moral maturity levels of U.S. and Japanese expatriate managers in Taiwan as well as Taiwanese managers who worked for Taiwanese based multinational corporations. He sought to determine if there was a relationship between a manager’s ethical reasoning ability and his or her years of experience as an expatriate employee (Huang, 2006, pp. 79-80). He found that no such relationship existed for any of his managerial groups (Huang, 2006, pp. 106-108). He also found that no significant relationship existed in the ethical reasoning abilities of the managers based on their level of education (Huang, 2006, p. 94).

Kennedy (2003) examined the cognitive moral development of “leaders,” which encompassed executives, managers, and administrators. He sampled “leaders” in a bank, an insurance company, a computer company, a telephone company, and a military command. One of his variables dealt with the experience of the individual leader in the organization. His experience research question (Kennedy, 2003, p. 74) was as follows: “Is there a difference in moral judgment by the individual’s level of experience in the organization”? His results indicated that the

experience held by an organizational leader did not relate positively to the leader's moral judgment level (Kennedy, 2003, p. 75).

Hyppolite (2003) examined the ethical maturity level of public sector employees at the local government level. His sample consisted of 400 managerial, supervisory, and non-managerial employees employed by Broward County, Florida, municipalities therein, and local government agencies. He performed a comparative analysis of managers and non-managers regarding the variable of education. Specifically, he sought to ascertain whether a relationship existed between the managers' as well as the non-managers' level of education and their ethical maturity and moral reasoning (Hyppolite, 2003, p. 81-82). He also sought to determine if such a relationship existed between ethical maturity and the rank or position one held in the organization (Hyppolite, 2003, p. 82). Although Hyppolite stated that Rest found that education is the strongest predictor of Cognitive Moral Development, he nevertheless found that there was neither a positive relationship between cognitive moral development and education for managers nor non-managers (Hyppolite, 2003, pp. 137-38). He also found that there was not a positive relationship between the rank and position variables and moral maturity (Hyppolite, 2003, p. 139).

Cannon (2001) examined the moral reasoning abilities of 226 adult working learners at a private university in the southwestern part of the United States. Work experience was one of the variables that she tested. Her work experience research premise was that higher levels of work experience are significantly related to levels of moral development, as measured by the Defining Issues Test, for the adult working learner (Cannon, 2001, p. 168). Cannon (2001) noted that Rest considered work experience to be a positive cognitive moral development variable. In her research, Cannon (2001) did find a "slightly higher" DIT score for working adults with 14 years or more of work experience, but not a significantly higher score, and thus she answered her research question in the negative and accordingly concluded that work experience does not predict moral development based on her study (pp. 198-99). She also noted that the relationship between work experience and moral development is not well documented in the literature (Cannon, 2001, p. 198).

Therefore, the study for this article focused on the following hypothesis:

Null Hypothesis II - Individuals who have five or more years of management experience will have Personal Business Ethics Scores that are equivalent to or greater than individuals who do not have any management experience at all.

EDUCATION AND ETHICS - MORAL COGNIZANCE AND MORALITY

Is there a relationship between education and higher levels of moral development and reasoning? Do years of education, particularly higher education, emerge as a predictor of ethical reasoning and moral development? Many studies report a strong, positive, and predictive relationship between education and ethics, and especially with Kohlberg's levels of Cognitive Moral Development as ascertained by Rest's Defining Issues Test (Freeman, 2007).

Freeman (2007) studied the cognitive moral development of managers in "knowledge management" firms with those in non-"knowledge management" firms using the DIT-1 survey instrument. One of his research questions was designed to ascertain if there was a relationship between the education level of the managers and moral maturity. Specifically, his education research question (Freeman, 2007, p. 62) was as follows: "Is there a relationship between highest level of formal education attained and moral maturity"? He had several education hypotheses dealing with education, encompassing vocational and technical school, high school, to college, graduate school, and professional school education that he used to test his education research question (Freeman, 2007, pp. 62-65). Freeman's research indicated that there was a positive significant relationship between all these levels of education and moral maturity (Freeman, 2007, pp.98, 108).

Smith Evans (2004) investigated the ethical maturity of African-American business professionals who worked as managers and employees in the private sector as well as entrepreneurs, and who were members of the National Black Master of Business Administration organization. Among other variables, she sought to determine if level of education influenced their ethical maturity levels. Her education research questions (Smith Evans, 2004, p.50) are as follows: "Is there a difference in ethical maturity level between different groups of formally educated African-American business professionals? That is, is there a difference in ethical maturity, as measured by the

Defining Issues Test, between African-American business professionals who have completed one to four years of formal undergraduate education and African-American business professionals who have completed one to two years of formal graduate education”? Her study indicated that there was a difference in the ethical maturity level between groups of formally educated African-American business professionals (Smith Evans, 2004, p. 76). She reported that “the statistical evidence...indicated formal education for African-American business professionals, as measured by the DIT, results in increased levels of cognitive moral development (CMD)” (Smith Evans, 2004, p. 81). Smith Evans (2004) concluded that her research substantiated Rest’s assertion that “education is the greatest predictor of ethical maturity” (p. 81).

Kennedy (2003) examined the cognitive moral development of “leaders,” which encompassed executives, managers, and administrators. He sampled “leaders” in a bank, an insurance company, a computer company, a telephone company, and a military command. He ended up with 147 usable DIT-2 surveys. His education research question (Kennedy, 2003, p. 52) was as follows: “Is there a difference in moral judgment by the individual’s level of education”? He found that there is a positive difference in moral judgment by educational level of the leaders he surveyed (Kennedy, 2003, pp. 71-72). He also demonstrated that there was a positive significant relationship between the amount of ethics training received by the leaders and their moral maturity levels (Kennedy, 2003, pp. 72-73). Kennedy related that according to Rest, “...people who develop in moral judgment are those who love to learn, seek new challenges, enjoy intellectually stimulating environments, are reflective, make plans, set goals, take risks, see themselves in the larger social contexts of history, institutions and broad cultural trends, and take responsibility for themselves and their environment” (Kennedy, 2003, p. 71).

Mobley (2002) examined the moral development level of managerial employees of the state of Virginia. Her education research questions (Mobley, 2002, p. 51) were as follows: “Is there a relationship between ethical maturity level and public sector managers’ level of education? In other words, as measured by Rest’s Defining Issues Test (DIT), is there a difference in ethical maturity level between public sector managers with post-secondary degrees and public sector managers without post-secondary degrees”? She explained that the “P” score in Rest’s formulation “...is the representation of the degree to which a person’s thinking resembles that of moral philosophers” (Mobley, 2002, p. 63). Her results indicated that there was indeed a relationship between education and moral maturity, and in fact, based on her review of the literature and her own research results, Mobley (2002) concluded that “...among the demographic variables, education is by far the most powerfully associated with DIT scores” (p. 71).

Therefore, the study for this article focused on the following hypothesis:

Null Hypothesis III - Individuals who have four or more years of formal college education will have Personal Business Ethics Scores that are equivalent to or greater than individuals who do not have any formal college education.

RESEARCH PROBLEM STATEMENT AND METHODOLOGY

As discussed above, there have been several studies that link the moral and immoral behavior of individuals to their experience, education, age, and maturity levels. Researchers (Kohlberg, Piaget, Clark) have concluded that as individuals mature (grow older and acquire knowledge and experience), their ethical values and behaviors tend to improve. This growth in the moral development of individuals takes place from early childhood until the late twenties and thirties.

This study uses Clark’s (1966) instrument to compare the results of Personal Business Ethics Scores (PBES) of managers, who have at least five years of management experience and are at least 26 years old, with employees who are 25 years old or younger and who have no formal management experience. The comparisons are based on age, management experience, and education. The research question to be answered is whether age, education, and management experience affect the moral development of individuals. The independent variables affecting one’s moral development are age, management experience, and education.

Survey research techniques have been successfully used to study the values and beliefs of people in the organizational culture and environment. The analytical survey method of research has many advantages when compared to other available methods. When using self-administered questionnaires, the errors associated with interviewer subjectivity are totally eliminated. The self-administered questionnaires also offer greater anonymity, which can be extremely important when conducting research in the area of ethics. Respondents are asked questions that are very personal in nature because they deal with their values, beliefs, and daily practices. Also, the self-administered questionnaires allow the researcher to objectively analyze the data and discover statistically significant relationships.

This study targeted employees and managers in the retail industry. The surveys were sent to employees and managers in the Central Florida region. A paragraph explaining the purpose of this research and guaranteeing total confidentiality was included with each survey. Twelve hundred questionnaires were sent to employees and managers who were asked to voluntarily complete the questionnaire during their regular shift and return it to the author by company mail. Six hundred surveys were sent to management and six hundred were sent to non-management.

A total of 635 surveys, comprising a response rate of 53 percent, were returned. From the returned surveys, a total of 33 surveys were incomplete and could not be used. Therefore, a total of 602 surveys remained to conduct this survey and 385 of them (64%) represent people who have been working with this company for at least six years or more. Twenty percent (n=121) of these respondents are 25 years of age or younger. A total of 275 managers and assistant managers, 46% of the respondents, participated in this survey; and only 165 of them (60%) have six or more years of management experience in the supermarket industry and are 26 years of age or older. The respondents are 51.5% (n=310) males and 48.5% (n=292) females. From the total sample, 350 (58%) people have twelve years of education or less, and 52 (9%) people have four or more years of college education. A majority of the respondents, 329 individuals, are from the grocery department, six respondents are from the pharmacy department, and the rest of the respondents are equally divided into the bakery (67), meat (66), deli (66), and produce (68) departments.

The questionnaire used consists of eleven questions which represent the Personal Business Ethics Scores (PBES). The PBES represents a score between 11, indicating low personal business ethics, to 55, indicating very high personal business ethics. An analysis of variance (ANOVA) at the $p < .05$ level of significance is used to determine if there are differences in the responses of employees who are 25 years old or younger and have no management experience, with those of managers who have five or more years of management experience and are at least twenty six years old. The .05 level of significance has been chosen because it is an appropriate level of significance for most social science research. This study used the SPSS software program as a database and used the ANOVA section to evaluate the null hypothesis at the specified level (5%) of significance. The following paragraphs and explanations are geared toward each hypothesis and its explanation:

Null hypothesis I states that individuals who are 25 years of age or younger (X_1) will have Personal Business Ethics Scores (PBES) that are equivalent to or greater than those individuals who are 26 years of age or older (X_2). The alternative hypothesis states that individuals who are 25 years of age or younger will have PBES that are lower than those individuals who are 26 years of age or older.

$H_0: X_1 \geq X_2$

$H_1: X_1 < X_2$

ANOVA at a 5% level of significance was used to test the null hypothesis. Table 1 shows the results of the ANOVA test. The PBES mean of individuals 25 years of age or younger is 42.07, and the PBES mean for individuals 26 years of age or older is 44.98, with an F-value of 21.53 at a level of significance of .000.

Table 1 - Analysis Of Variance And Mean Values For Hypothesis I

Source	Sum of Squares	DF	Mean Squares	F	Significance of F
Main Effects	8222.78	1	822.78	21.53	.000
Explained	8222.78	1	822.78	21.53	.000
Residual	22933.34	600	38.22		
Total	23756.11	601			

Total Sample Population: N = 602
 25 years and younger: n = 121; X₁ = 42.07
 26 years and older: n = 481; X₂ = 44.98

DF = Degrees of freedom. One fewer than the number of categories. Mean Squares = Sum of squares divided by degrees of freedom.

F = Residual value divided by the Mean Squares.

Signif of F = Significance of F is the actual level of significance for this test that is compared to the level of significance that is required to test the null hypothesis. If the Significance of F value is less than .05, the null hypothesis is rejected.

The results for the first hypothesis indicate that the PBES mean value for individuals 26 years of age or older is significantly higher than the PBES value for individuals 25 years of age or younger. So, respondents 25 years of age and younger had lower PBES scores than those who were 26 years of age or older. This result is consistent with previous research and supports the moral development theory that age is a factor in moral development. It shows that people who are 26 years of age or older are at a higher level of moral development than those individuals who are 25 years of age or younger. These findings suggest that individuals can develop moral maturity or sophistication as they become older.

Null hypothesis II states that individuals who have five or more years of management experience (X₁) will have Personal Business Ethics Scores (PBES) that are equivalent to or greater than individuals who do not have any management experience at all (X₂).

H₀: X₁ ≥ X₂

H₁: X₁ < X₂

ANOVA at a 5% level of significance was used to test the null hypothesis. Table 2 shows the results of the ANOVA test. The PBES mean of individuals with five or more years of management experience is 45.25, and the PBES mean for individuals with no management experience is 43.62, with an F-value of 6.94 at a level of significance of .009. The results indicate that the PBES mean value for individuals with five or more years of management experience is significantly higher than the PBES value for individuals with no management experience. This result supports moral development theory that management experience is a factor in moral maturity.

Table 2 - Analysis Of Variance And Mean Values For Hypothesis VI

Source	Sum of Squares	DF	Mean Squares	F	Significance of F
Main Effects	269.07	1	269.07	6.94	.009
Explained	269.07	1	269.07	6.94	.009
Residual	16217.65	418	38.80		
Total	16486.71	419			

Total Sample Population: N = 420
 5 or more years of management experience: n = 165; X₁ = 45.25
 No management experience: n = 255; X₂ = 43.62

Null hypothesis III states that individuals who have four or more years of formal college education (X_1) will have Personal Business Ethics Scores (PBES) that are equivalent to or greater than individuals who do not have any formal college education (X_2).

Ho: $X_1 \geq X_2$

H₁: $X_1 < X_2$

ANOVA at a 5% level of significance was used to test the null hypothesis. Table 3 shows the results of the ANOVA test. The PBES mean of individuals who have four or more years of formal college education is 45.81, and the PBES mean for individuals who do not have any formal college education is 44.33, with an F-value of 2.64 at a level of significance of .105. Null hypothesis III failed to be rejected. Since alpha is greater than 0.05, it can be concluded that there is no significant difference in the PBES mean value of individuals who have four or more years of formal college education and those that do not have any formal college education. This result does not support the theory that formal college education is a factor in moral development. It should be mentioned that the means scores of those with education (n = 52) was higher than respondent without a college degree (n=532). Future studies should compare an equivalent number of respondents in each group.

Table 3 - Analysis Of Variance And Mean Values For Hypothesis VII

Source	Sum of Squares	DF	Mean Squares	F	Significance of F
Main Effects	102.79	1	102.79	2.64	.105
Explained	102.79	1	102.79	2.64	.105
Residual	22640.52	582	38.90	2.64	.105
Total	22743.32	583			

Total Sample Population N = 584

No formal college education: n = 532; $X_2 = 44.33$

Four or more yrs. of formal college education: n = 52; $X_1 = 45.81$

As presented in Table 4, this study concludes that age, management experience, and education can be positive factors in moral development of employees and managers. The PBES determines one's commitment level of personal integrity and honesty in business dealings and in the observance of the laws governing business. Respondents who are under 26 years of age and have no management experience have significantly lower PBESs than managers who have six or more years of management experience. Associates who are under 26 years of age have significantly lower PBESs than respondents who are at least 26 years of age or older. Overall, the results indicate that (1) individuals who are under 26 years of age and have no management experience have significantly lower scores than managers with six or more years of management experience; and (2) individuals with six or more years of management experience have significantly higher scores than those with no management experience.

Table 4 - Summary Results of the Hypothesis

Hypothesis and Results	Populations	Sample size	St. Dev.	Sample Mean
I - Significant	25 yrs. and younger,	n=121	6.5	42.07
	26 yrs. and older,	n=481	6.10	44.98
II - Significant	More than 5 yrs. of mgmt. exp.	n=165	6.22	45.25
	No mgmt. experience	n=255	6.24	43.62
III - Not Significant	No formal college education	n=532	6.23	44.33
	4 or more yrs. of Coll. Education.	n=52	6.32	45.81

Respondents with four or more years of formal college education (n=52) had a higher PBES mean than those who did not attend college at all (n=532 and 45.81 vs. 44.33). However, these differences were not significant, perhaps due to the fact that the sample has a very small number of respondents with college degrees. The sample of respondents with four or more years of college is small compared to those with no college education. A larger sample thus is needed to confirm or deny this result.

CONCLUSIONS

This research was designed to compare the Personal Business Ethics Scores (PBES) of associates who are under 26 years of age and have no management experience, with the Personal Business Ethics Scores of managers who are at least 26 years of age and have six or more years of management experience in the retail industry. The purpose was to determine whether education, age, and management experience, gained through the maturation continuum or process, are related to ethical decision making. This research has concluded that age and management are significant factors in the moral development of respondents. While the education variable was not a significant factor, those with a college degree did have a higher score than respondents who did not have a college degree. So, it can be suggested that education, age and management experience can increase a person's level of ethical maturity in the workplace. Future researchers, therefore, should collect more data from respondents with a college degree to see how their scores compare with those without a college degree.

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