

# Moral foundations theory and consumer behavior

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## Abstract

Ramos et al. (*Journal of Consumer Psychology*, 2024) explain the Moral Foundations Theory (MFT) and discuss its applicability to explain marketing persuasion, consumer emotions, and prosocial behavior. We concur with Ramos et al. but suggest that the scope for MFT in consumer behavior is much broader – it can be used to investigate heterogeneity in consumers' moral utility. Specifically, we discuss how MFT can be used to investigate heterogeneity in product preferences, consumers' financial choices, consumer reactions to brand activism, and market regulation. We conclude by discussing three important challenges of using MFT in consumer research – causal identification, discriminant validity, and scientific objectivity.

## KEYWORDS

consumer preferences, moral foundations theory, moral utility, morality

## INTRODUCTION

In their article, “When Consumer Decisions Are Moral Decisions: Moral Foundations Theory and its Implications for Consumer Psychology,” Ramos et al. (2024) present an introduction to the Moral Foundations Theory (MFT). This theory proposes that moral values are comprised of five factors – *care, fairness, loyalty, authority, and purity* (Graham et al., 2011; Haidt, 2007; see also Atari et al., 2023 for additional factors). The care and fairness factors together are called the *individualizing* foundations. They emphasize equality and welfare to protect individuals and provide for individual rights in society. The authority, loyalty, and purity factors together are called the *binding* foundations, as they work to bind people into larger groups and emphasize the group's welfare. Notably, research has shown that individualizing values tend to be more prevalent in Western countries and liberal communities, while binding values tend to be more prevalent in Eastern countries and conservative communities (Graham et al., 2009; Haidt & Graham, 2007).

The MFT has been tremendously influential in the field of moral psychology, helping scholars make sense

of cultural and socio-political differences. For instance, why do liberals support LGBTQ rights while conservatives oppose these rights? The MFT argues that liberals' emphasis on individualizing values leads them to offer protection for the marginalized communities of society; however, conservatives' emphasis on purity values leads them to oppose non-traditional relationships, such as same-sex marriage (Koleva et al., 2012). Thus, the MFT provides a succinct framework to explain many socio-political debates on hot-button issues.

As Ramos et al. (2024) argue, MFT also has applicability in the field of consumer research. The authors discuss how MFT can be used to explain the effectiveness of marketing persuasion, consumer emotions, prosocial behavior, and sustainable behavior. We concur with their article but suggest that the scope for MFT in consumer behavior is much wider. Specifically, MFT can be used to investigate heterogeneity in consumers' *moral utility*.

As proposed by Bentham (1843) and later developed by Mill (1863), utility refers to the usefulness or happiness that a consumer can get from a good. Although it is generally agreed that utility is a multi-dimensional construct, few scholars have examined the moral dimension of utility. In this article, we argue that consumers also

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derive moral utility from consumption. Just as consumers derive acquisition utility from buying a product and transaction utility from buying it on a deal (Thaler, 1983), they can also derive moral utility from doing the morally right thing. Furthermore, we propose that there is considerable heterogeneity in moral utility, and MFT can shed light on why some consumers derive moral utility from a purchase while others do not.

We discuss four key areas of consumer research that are particularly exciting avenues to investigate using MFT: heterogeneity in product preferences, consumers' financial choices, consumer reactions to brand activism, and consumer reactions to market regulation. Finally, we conclude by discussing three challenges of using MFT in consumer literature.

## HETEROGENEITY IN PRODUCT PREFERENCES

We suggest that MFT can be a particularly useful paradigm to investigate heterogeneity in product preferences across consumer segments. Consider the case of conspicuous consumption, which is widespread and a major consumer goods category. Despite its ubiquity, many sections of society decry conspicuous consumption as wasteful and immoral. Why do some consumers avoid conspicuous products while others actively seek them out? We found that the heterogeneity in utility from conspicuous consumption was easily explained by MFT (Goenka & Thomas, 2020). Specifically, we found that consumers who endorse individualizing foundations find conspicuous consumption to be morally objectionable. This is because individualizing moral values focus the person's attention on fairness and care in evaluating social behaviors. These values conflict with the self-enhancing aspects (i.e., the signaling of power, extravagance, vanity, and superiority) of conspicuous consumption, making the behavior seem morally objectionable and reducing the utility of such consumption.

In contrast, we found that consumers who endorse binding foundations find conspicuous consumption to be morally permissible. This is because the binding foundations direct a person to partake in behaviors that encourage group fitness through vertical differentiation and social signaling (Graham & Haidt, 2010). Conspicuous consumption can be a means to signal social identity and social hierarchy (Dommer et al., 2013). Thus, a person with a binding moral lens would find conspicuous consumption congruent with their values, increasing their moral utility from such consumption. Hence, we were able to use MFT to explain differences in moral utility derived from conspicuous consumption that were not easily captured by other forms of product utility.

In subsequent work, we also used MFT to explain heterogeneity in consumer preferences for sensory products like alcohol, tobacco, and sex toys (Goenka &

Thomas, 2023). Specifically, we showed that individuals and cultures that endorse binding moral values are less likely to consume sensory products. This is because one key function of binding values is to promote and protect social order. The pursuit of sensory desires is a self-centered behavior that can supersede all other goals and lead individuals to disregard group welfare (Berridge & Kringelbach, 2008; Rozin, 1999). Thus, we argued that binding values reduce moral utility from sensory consumption because such behaviors can be detrimental to the success and strength of social groups. We used this theorization to demonstrate how countries with prevalent binding values (e.g., Asian countries) have lower per-capita consumption of sensory products.

These papers are just the beginning. We suggest that MFT can be used to investigate heterogeneous consumer preferences in many other product categories. For example, Im et al. (2022) also used MFT to create a framework that explains when and why people support locally-made products. Researchers can investigate many other product categories. For instance, when and why do consumers find counterfeit products immoral? As an another example, MFT may also be suitable for studying consumer reactions to ethical products like organic and fair-trade products. Alternatively, MFT may also help explain consumer aversion to some moralized products like food items containing Genetically Modified Organisms (GMOs). Thus, we encourage researchers to use MFT to generate frameworks that can help explain a wide range of consumer preferences and capture moral utility in these consumption domains.

## FINANCIAL CHOICES

MFT can also be useful to investigate research questions surrounding consumers' financial choices. For example, why do some low-income consumers enroll in welfare programs while other low-income consumers hesitate to accept welfare? We found that these disparate reactions to welfare programs could be explained by the endorsement of different moral foundations (Goenka & Thomas, 2022). Specifically, we observed that conservatives who endorse the binding (vs. individualizing) moral foundations are hesitant to enroll in welfare programs without work requirements. This is because the binding values engender the belief that accepting a welfare hand-out without contributing back to the in-group by doing work can make a person a burden on the community. This belief can reduce the moral utility that low-income consumers get from enrolling in welfare programs, even though the economic utility remains unchanged. We used this theorization to show that when welfare brochures highlight how welfare programs can serve the interest of society as a whole, this messaging can counter conservatives' binding values and encourage them to enroll in welfare programs. Thus, we were able to use MFT

to understand heterogeneity in moral utility derived from welfare programs and generate actionable insights for policymakers.

Many such financial decisions could be interesting to explore through the lens of MFT. For instance, Banker et al. (2023) examined which moral foundations predict interest in cryptocurrencies. Taking this further, researchers could test savings decisions, loan repayments, investing choices, and even budget allocations. Financial decisions often have a moral component associated with them (Walsh & Lynch, 2008), and we believe that MFT can be an interesting framework to capture consumers' moral utility in these financial domains.

## REACTIONS TO BRAND ACTIVISM

Companies often face to the decision of whether to stay neutral or take sides in socio-moral debates. For instance, if a brand endorses the liberal viewpoint on the socio-moral issue of abortion, how will it affect the utility that consumers derive from the brand? Which segments of consumers want brands to take a stance versus which segments want brands to remain neutral? MFT can be a great lens for understanding consumers' moral reactions to firm activism. As an example, Fernandes (2020) used MFT to present a framework of consumer political action – when and why consumers participate in boycotts. However, much work remains to be done in this domain. We believe that MFT is particularly suited for developing theories that can explain the intersection of consumers, firms, and politics.

More broadly, many other firm strategies can also elicit moral reactions from consumers. Some potential domains of exploration include consumer reactions to corporate misdeeds and fairness perceptions for pricing strategies. We suggest that MFT can be an excellent tool to capture consumers' moral reactions to firm behavior and illustrate the heterogeneity in moral utility.

## MARKET REGULATION

Consumer researchers also grapple with questions about optimal market regulation. It is important for researchers to investigate how consumers will morally react to various forms of market norms, legislations, and outcomes. For instance, should people be allowed to engage in commercial bodily markets (e.g., prostitution, kidney markets)? Why do people object to such commercial markets, and do these moral objections differ for liberal and conservative consumers? Goenka and van Osselaer (2023) used MFT to understand these questions. The research found that liberals and conservatives find bodily markets to be morally wrong to an equal degree. However, they object to bodily markets for different reasons. Liberals' moral objections towards bodily markets

are driven by their adherence to the individualizing moral foundations. In this regard, liberals are sensitive to exploitation concerns in these markets, where commercial bodily markets can cause harm to vulnerable people and magnify the entrenched inequality in society.

In contrast, conservatives' moral objections towards bodily markets are driven by their adherence to the purity moral foundation. That is, conservatives are sensitive to the violation of sanctity concerns in these markets, where commercial bodily markets degrade and objectify the sanctity of the divinely created human body. Subsequently, because liberals and conservatives have different moral objections towards commercial bodily markets, they support different regulatory laws and advocacy campaigns.

Similarly, Caldwell et al. (2020) used MFT to examine consumer perceptions of rights and responsibilities in the sharing economy. They generated a framework explaining which moral foundations support regulation and individual responsibility in the sharing market system. We encourage researchers to build on these works to examine consumer reactions to market regulation in many other marketplaces. For example, research can explore consumer reactions to public resource allocation, child adoption markets, the healthcare system, and the education system. In sum, market regulations often engender strong moral reactions that differ among consumer segments, and we believe that MFT can be adept at capturing the heterogeneity in moral utility within these markets.

## CHALLENGES OF USING MFT

Although we are excited about the spread of MFT in consumer research, there are some challenges to using this theory in consumer research. The first challenge of using MFT is the lack of causal identification. MFT is an individual differences scale that generating correlational results. In other words, MFT can explain how consumers adhering to different moral foundations have different consumer preferences. However, MFT cannot demonstrate whether a particular moral foundation causally increases a specific consumer preference. Some researchers have investigated causality by devising stimuli that increase a moral foundation's momentary salience (see Mooijman et al., 2018). However, this approach is also limited as it only focuses on the distinction between individualizing vs. binding foundations instead of manipulating the five foundations separately. The predominantly correlational nature of MFT research can be challenging, as consumer research has largely emphasized causal identification. To overcome this challenge, we suggest that researchers should emphasize MFT's power to capture consumer heterogeneity and perform segmentation analysis. Further, we call upon journal editors and reviewers to recognize the merits of

correlational research in studying individual differences (see Diener et al., 2022) and refrain from insisting on causal demonstrations for such research problems.

A second challenge of using MFT is the discriminant validity of the construct. The different moral foundations often overlap with related constructs such as System Justification, Free Market Ideology, Power Distance Beliefs, Social-Dominance Orientation, Collectivism, and Religiosity (Atari et al., 2023). For example, it has been shown that while political conservatives tend to endorse binding moral foundations, they are also more likely to engage in system justification and endorse fair market ideology. Therefore, an issue of concern is identifying when MFT is the key mediating construct that can explain the specific behavior instead of one of the adjacent variables. To overcome this challenge, we suggest that researchers should empirically test the relative explanatory strengths of various mediators using appropriate statistical procedures and clever experimental designs. Thinking more broadly, we suggest that future research can work towards developing a nomological network of these overlapping constructs and their association with consumer behaviors to help guide construct selection.

Finally, one overarching challenge when using MFT to investigate consumer behavior is maintaining scientific objectivity. MFT is not designed to be a prescriptive measure; the scale does not profess a moral hierarchy between the different foundations. In other words, the scale captures the extent to which different consumers endorse different foundations without providing a judgment on which foundations are “superior.” In the current climate of political polarization, we have observed that journal editors and reviewers sometimes struggle to keep aside their own moral foundations and political ideology while evaluating papers. For instance, a journal editor with a liberal ideology might find it difficult to see the merits of a paper that describes how binding moral foundations increase consumer utility, and conversely, an editor with a conservative-leaning ideology might struggle to appreciate a paper that describes how binding moral foundations reduce consumer utility. In a similar vein, authors might struggle to dissociate their own moral views from the research question and tinge the paper with a partisan leaning.

To overcome this challenge, we suggest that papers using MFT should be clearly divided into two buckets – whether the paper is descriptive or prescriptive in nature. Descriptive papers aim to understand consumers' moral foundations and how they predict different behaviors without taking a moral stance on the issue. These papers should not apply a judgment explicitly or implicitly against any moral foundation, consumer segment, or behavior. As an illustration, consider a research paper that studies how different moral foundations predict the purchase of GMO products without taking a stance on whether GMOs are good or bad. The aim of such a

paper is to accurately predict consumer behavior and explain why some consumers purchase GMO products while others are less likely to do so. Authors of such descriptive papers should try to approach the problem in an unbiased manner, testing whether the moral reaction is increasing or decreasing consumer utility without imposing their own moral proclivities on the analyses. Similarly, readers, reviewers, and editors should evaluate such papers based on the extent to which MFT can meaningfully increase the predictive accuracy of the theoretical model.

In contrast, some papers may choose to be prescriptive papers that take a moral stance on the issue. Indeed, there is a rich tradition of prescriptive theories in moral psychology, starting with Adam Smith, that aims to describe the ideal social and legal structure. These papers can use MFT to understand how consumers' moral foundations predict preferences and then take a stance on the desirable behavior, market design, or policy decision. For instance, a prescriptive paper can start with the premise that GMOs are good for society. Such a paper can study which moral foundations predict hesitancy towards GMO products and then propose suggestions for countering these moral foundations to increase the adoption of GMO products. These papers should be read, reviewed, and evaluated differently. Specifically, we suggest that these papers should be evaluated based on whether the theoretical and empirical evidence can support the prescriptive stance of the paper.

## CONCLUSION

In conclusion, we believe that MFT is a rich framework that has exciting potential for the field of consumer research. MFT can capture the moral utility of consumption – the utility that consumers derive from making moral choices. Importantly, MFT can be a great tool to capture the heterogeneity in moral utility to explain the differences in consumers' moral consumption behaviors. As such, we believe that researchers could start using MFT in four consumer domains - heterogeneity in product preferences, consumers' financial choices, consumer reactions to brand activism, and consumer reactions to market regulation.

We also discuss three challenges of using MFT in consumer research. Namely, researchers should be mindful of the correlational nature of the theory and take care to establish the discriminant validity of MFT from closely related constructs. Finally, we urge consumer researchers to be mindful of the distinctions between descriptive and prescriptive moral papers to facilitate a more systematic treatment of this immensely important topic.

## DATA AVAILABILITY STATEMENT

Data sharing not applicable to this article as no datasets were generated or analysed during the current study.

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