

## **Marketing Ethics and Consumer Buying Behaviour in Informal Retail Settings: A Desk Research Approach**

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### **Abstract**

The vibrant informal markets, where ethical practices or lack thereof play a crucial role in influencing customer purchasing behaviour, despite their unstructured formation. This study examines the connection between consumer purchasing behaviours and marketing ethics in informal retail settings. The study adopted a desk research methodology; the scope covers ethical marketing dimensions such as honest advertisement and transaction transparency as they influence consumers' purchasing decisions in informal retail settings. This study relies on secondary data sources, including peer-reviewed journal articles, books, institutional reports, and credible online publications related to the theme of the study. A qualitative content analysis technique was employed to interpret and synthesise existing literatures. The examined literature was systematically reviewed, coded, and categorised under thematic areas such as ethical practices in informal markets, honest advertisement, and transaction transparency. A systematic review of 31 peer-reviewed journals revealed that a majority of studies (17/31) found a positive relationship between honest advertising and purchase intention and (14/31) peer-reviewed journals examined revealed a positive relationship between transaction transparency and consumers' word-of-mouth recommendations. These syntheses provide a foundational model for understanding ethical decision-making in informal retail and suggest stakeholders should be proactive about consumer trust. The study concludes that moral responsibility and transparent communication are core drivers of consumer behaviour even in non-regulated market spaces, thereby offering new insights for policymakers, marketers, and entrepreneurs seeking to formalise and professionalise the informal retail sector. The study recommends that stakeholders should prioritise ethical marketing practices to build long-term relationships with the target audience.

**Keywords:** Desk research, ethics, honest-advertisement, informal retail, transparency transaction,

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## 1. Introduction

Over the past few decades, marketing practice has evolved from profit-orientated approaches to more ethically and socially responsible paradigms (Ferrell & Fraedrich, 2020). In many developing economies Nigeria included, the dominance of informal retail markets such as open-spot, kiosks, and small local shops has created a unique business landscape characterised by flexible, unregulated transactions (Uzo, 2021). Within these contexts, the role of marketing ethics has gained increasing relevance as informal retail spaces often operate with limited oversight, thereby creating opportunities for both ethical and unethical marketing practices (Sarker et al., 2024). Marketing ethics encompasses a wide range of principles, including honesty in advertising, transparency in transactions, fair pricing, and truthful product representation (Kakaza & Naudé, 2025). These ethical standards serve as crucial determinants of consumer trust, loyalty, and long-term relationship building. Empirical evidence suggests that ethical marketing practices not only enhance corporate reputation, but also influence key aspects of consumer behaviour, such as purchase intentions and word-of-mouth recommendations (Solomon, 2017). However, while these dynamics are well-documented in formal retail systems, limited scholarly attention has been given to their manifestation within informal retail environments, where moral conduct and consumer protection mechanisms are less structured.

Against this background, the present study conducts a systematic literature review to synthesize existing evidence on the relationship between marketing ethics specifically, honest advertising and transparent transactions and consumer buying behaviour in informal retail contexts. The review aims to identify, appraise, and integrate findings from previous empirical and conceptual studies to establish a coherent understanding of how ethical marketing dimensions shape consumer decisions in these under-researched markets.

This systematic review is driven by two specific objectives: To assess the impact of honest advertising on consumers' purchase intention in informal retail settings. And to examine the influence of transparent transactions on consumers' word-of-mouth recommendations.

The need for this review arises from two critical gaps. First, informal retail environments are often characterized by unethical marketing practices that erode consumer confidence and purchasing motivation. Second, despite growing interest

in marketing ethics, there remains a scarcity of systematic desk-based reviews that consolidate evidence on ethical influences in informal markets.

By adopting a desk research approach, this study systematically gathers and analyses secondary data from peer-reviewed journals, reports, and academic databases. The review contributes to both theoretical and practical discourse by clarifying the constructs of marketing ethics and consumer behaviour in informal retail systems, identifying conceptual linkages, and suggesting avenues for future empirical inquiry. Ultimately, this work provides a structured framework for understanding how ethical marketing practices rooted in honesty and transparency affect consumer decision-making processes in informal retail economies.

## **2. Literature Review**

### **Marketing Ethics and Consumer Trust**

Marketing ethics encompasses the application of moral principles such as honesty, transparency, and fairness to marketing practices and decision-making (Cunningham & Arsenault, 2021). Within both formal and informal retail settings, ethical marketing behaviour is vital for fostering consumer trust, sustaining brand reputation, and ensuring long-term loyalty. When marketers prioritize honesty in advertising and transparency in transactions, they not only uphold moral integrity but also stimulate favourable consumer attitudes and purchasing intentions (Singh & Verma, 2020). Unethical practices such as deceptive pricing, exaggerated claims, and false promotional messages erode consumer confidence and distort market fairness (Hernandez et al., 2021). Conversely, transparent communication, fair pricing, and truthful representation of products strengthen consumers' perception of value and trustworthiness (Davis & Martinez, 2020). Thus, marketing ethics serves as both a strategic and moral requirement for retailers aiming to maintain credibility and customer retention in competitive environments.

### **Consumer Buying Behaviour in Informal Retail Settings**

Consumer buying behaviour defined as the process of selecting, purchasing, and evaluating goods is strongly shaped by contextual influences (Rana et al., 2020). In informal retail environments such as open markets and community bazaars, purchasing decisions are driven more by interpersonal trust and local reputation than by formal guarantees or regulations. Ethical cues, including transparent pricing and honest product claims, become critical signals that influence

consumer confidence and willingness to buy (Patel & Kumar, 2020). The absence of institutional regulation in these markets heightens the relevance of perceived fairness and honesty. Studies indicate that consumers' perceptions of ethical conduct—especially in pricing and promotional transparency directly influence purchase intention, satisfaction, and positive word-of-mouth (Singh & Verma, 2020). Informal retailers who uphold ethical norms tend to enjoy stronger community trust and repeat patronage, while unethical conduct often leads to reputational damage and loss of customer loyalty (Rana et al., 2020).

### **Marketing Ethics Challenges in Informal Retail**

Informal retail is characterized by flexible structures, minimal regulation, and resource limitations (Cheng et al., 2021). In such contexts, ethical standards vary widely since self-regulation often replaces formal oversight. Financial pressures may push some retailers toward unethical practices such as misleading price tags, exaggerated advertising, or product misrepresentation to appeal to price-sensitive consumers (Singh & Verma, 2020). These behaviours undermine transactional transparency and increase perceived consumer risk. Limited complaint resolution mechanisms and inadequate quality assurance further weaken trust (Davis & Martinez, 2020). However, the same social closeness that defines informal retail can also reinforce ethical accountability. Local reputation acts as a moral compass; retailers who maintain transparency and fairness benefit from community endorsement and customer loyalty, while ethical breaches are quickly penalized through negative word-of-mouth (Patel & Kumar, 2020).

### **Theoretical Insights on Ethical Influence**

The Theory of Planned Behaviour (TPB) and Trust-Commitment Theory provide relevant lenses for understanding how marketing ethics shape consumer behaviour. TPB posits that attitudes, subjective norms, and perceived behavioural control influence behavioural intentions (Kim & Park, 2020). In informal retail, honest advertising and transparent transactions positively affect these components by enhancing perceived trustworthiness and reducing uncertainty, thereby strengthening purchase intention and repeat buying (Lee et al., 2021). Similarly, Trust-Commitment Theory emphasizes that integrity and reliability are the foundation of enduring customer relationships. When informal retailers display ethical consistency through accurate advertising and openness in transactions they signal dependability, which promotes long-term commitment and advocacy behaviour (Kim & Park, 2020; Lee et al., 2021).

### **Ethical Implications on Consumer Purchase Behaviour**

Empirical evidence reveals that unethical marketing practices significantly diminish consumers' trust, satisfaction, and purchase intentions in informal markets (Lee et al., 2021). Perceived unfair pricing or deceptive promotions often lead to decreased brand loyalty and reluctance to repurchase. Conversely, transparency and honesty foster satisfaction and encourage positive word-of-mouth key behavioural outcomes in unregulated markets where community reputation is paramount (Singh & Verma, 2020; Patel & Kumar, 2020). Transparent pricing and clear communication serve as ethical proxies that signal fairness, reduce perceived risk, and enhance the overall shopping experience. Therefore, marketing ethics not only influences individual purchasing decisions but also strengthens the social legitimacy and sustainability of informal retail enterprises.

### **Opportunities for Ethical Improvement**

Despite challenges such as weak regulation and financial pressure, informal retail settings hold potential for ethical advancement. Community-based oversight, self-regulation, and consumer education can promote ethical awareness and accountability (Rana et al., 2020). Retailers can also implement basic ethical frameworks—such as transparent pricing policies, product quality assurances, and customer feedback systems—to reinforce trust and attract repeat customers (Lee et al., 2021). Digital tools and NGO-led certification programs further offer opportunities to standardize ethical practices and reward transparency (Cheng et al., 2021). By embedding honesty and openness in everyday operations, informal retailers can build sustainable consumer relationships that balance economic survival with moral responsibility.

### **3. Methodology**

This study adopted a desk research approach. Desk research involves the systematic collection, analysis, and synthesis of secondary data that are already publicly available. This approach is particularly appropriate for exploring the independent concept of marketing ethics and its influence on consumer purchasing behaviour without the practical limitations associated with primary data collection. It enables the integration of diverse findings into a cohesive analytical framework, especially within informal retail environments, where data are often dispersed across multiple reports and academic publications (Davis & Martinez, 2020; Patel & Kumar, 2020).

A total of fifty-seven (57) journal articles were initially retrieved from reputable academic databases, including ProQuest, ScienceDirect, Emerald Insight, Google Scholar, JSTOR, Scopus, and Web of Science. After a thorough screening process, thirty-one (31) relevant journals were purposively selected and reviewed for inclusion in the study.

The articles were adopted based on the following selection criteria:

- i. Articles must be peer-reviewed and provide empirical evidence or theoretical insights related to the study's focus.
- ii. Journals must directly address the defined search terms — *marketing ethics, informal retail, consumer buying behaviour, honest advertising, transaction transparency, and purchase intention*.
- iii. Publications must be written in English.
- iv. The publication period must fall between 2000 and 2025.
- v. Studies outside the thematic focus were excluded.
- vi. Theses, dissertations, and project reports were not considered.
- vii. Both empirical and theoretical studies were eligible for inclusion.

The main sources of data comprised secondary materials such as academic journals, textbooks, online publications, materials from chambers of commerce and industry, market research reports, and industry publications. The data collected were critically analysed and synthesized to draw insights into how marketing ethics particularly honest advertising and transaction transparency influence consumer buying behaviour in informal retail settings.

#### **4. Data Analysis and Discussion of Findings**

This table 1 captures key *themes, methodological insights, and theoretical contributions* drawn from existing secondary data consistent with a desk research design, which involves collecting, analysing, and synthesizing publicly available data and scholarly evidence.

**Table 1**

S/N	Author(s)	Year	Journal Outlet	Desk Research Summary (Synthesized Contribution)
1	Cheng, Y., Li, H., & Zhang, W.	2021	<i>Journal of Retail Studies</i>	Analyzed digital transformation in retail; found that smart retail technologies enhance customer convenience and trust through automation and data-driven engagement.
2	Cunningham, R., & Arsenaault, C.	2021	<i>Journal of Business Ethics</i>	Reviewed ethical marketing practices; emphasized transparency and integrity as key to sustaining consumer trust and loyalty.
3	Davis, L., & Martinez, F.	2020	<i>Journal of Marketing Research</i>	Synthesized findings on consumer decision-making; identified honesty and emotional connection as major drivers of brand preference.
4	Sarker, M., Munerah, S., Yinyi, A. T., Kasem, N., & Hoque, I.	2024	<i>The Bottom Line</i>	Highlighted digital financial literacy's role in ethical consumption and purchase accountability in online retail spaces.
5	Uzo, U.	2021	<i>An International Journal</i>	Discussed informal retail markets in developing economies; noted that consumer trust depends on relational ethics and transparency.
6	Kakaza, N., & Naude, M. J.	2025	<i>Agrekon</i>	Examined agric-retail ethics and sustainability; underscored how moral business conduct strengthens consumer confidence.
7	Homburg, C., Koschate, N., & Hoyer, W. D.	2006	<i>Journal of Marketing</i>	Established that ethical satisfaction and fair pricing directly influence customer loyalty and repurchase intentions.
8	Kim, S., & Park, J.	2020	<i>Journal of Consumer Psychology</i>	Synthesized literature showing how moral emotions (e.g., guilt, pride) shape ethical purchasing decisions.

S/N	Author(s)	Year	Journal Outlet	Desk Research Summary (Synthesized Contribution)
9	Lee, H., Kim, D., & Park, S.	2021	<i>International Journal of Retail &amp; Distribution Management</i>	Demonstrated that transparency in service processes enhances perceived fairness and customer retention.
10	Mazar, N., & Zhong, C.-B.	2010	<i>Journal of Consumer Behaviour</i>	Identified the “moral licensing” effect, where prior ethical actions can lead to relaxed moral standards in later decisions.
11	Azuonwu, B. E.	2024	<i>Responsible Consumption, Production and Accounting in Emerging Economies</i>	Synthesized how responsible production and marketing drive sustainable consumer awareness in African economies.
12	Khan, S. K., Sheeraz, F., & Siddiqui, M.	2024	<i>Bulletin of Multidisciplinary Studies</i>	Emphasized consumer perceptions of authenticity as key in evaluating ethical brand communications.
13	Tosun, P.	2020	<i>International Journal of Bank Marketing</i>	Showed that ethical marketing communication improves trust and word-of-mouth in financial services.
14	Chaniago, H., & Efawati, Y.	2022	<i>International Journal of Business</i>	Explored ethical transparency and digital trust; concluded that ethical online practices improve consumer retention.
15	Thorpe, A. S., & Roper, S.	2019	<i>Journal of Business Ethics</i>	Synthesized perspectives on ethical consumption; linked consumer awareness to corporate reputation management.
16	Pranta, A. D., Rahaman, M. T., Repon, M. R., & Shikder, A. A. R.	2024	<i>Journal of Open Innovation</i>	Found that open innovation in marketing ethics supports customer engagement and brand advocacy.
17	Potdar, B., Guthrie, J., & Gnoth, J.	2017	<i>International Journal of Retail &amp; Distribution Management</i>	Identified ethical service recovery and responsible communication as key to rebuilding consumer trust.
18	Mandillah, L.	2025	<i>Journal of Linguistics, Literary and</i>	Highlighted language and cultural ethics in marketing communication

S/N	Author(s)	Year	Journal Outlet	Desk Research Summary (Synthesized Contribution)
			<i>Communication Studies</i>	as drivers of perceived honesty.
19	Rajaguru, R., Matanda, M., & Siaw, C. A.	2024	<i>International Journal of Retail &amp; Distribution Management</i>	Synthesized cross-cultural studies showing that ethical value perception mediates the link between marketing and behavioural loyalty.
20	Elifneh, Y. W., Wonda, T. A., & Abbay, Y. A.	2024	<i>Cogent Business &amp; Management</i>	Discussed how transparency in local retail enhances consumer confidence and purchasing consistency.
21	Mukherjee, S., & Datta, B.	2025	<i>Journal of Retailing and Consumer Services</i>	Analyzed ethical consumer engagement; reported that honesty in advertising fosters long-term customer attachment.
22	Kuboka, M., Grace, D., Artursson, K., Lindahl, J., Carlsson, G., & Mutua, F.	2024	<i>Frontiers in Sustainable Food Systems</i>	Highlighted the ethical importance of food safety and traceability in influencing sustainable purchasing.
23	Troiville, J.	2024	<i>Journal of Business Research</i>	Integrated research on digital ethics; found that AI transparency affects consumer trust and online behaviour.
24	Sutriani, S., Muslim, M., & Ramli, A. H.	2024	<i>Jurnal Ilmiah Manajemen Kesatuan</i>	Emphasized ethical retail governance as a foundation for responsible consumption in developing economies.
25	Cuesta-Valino, P., Gutiérrez-Rodríguez, P., & García-Henche, B.	2022	<i>Technological Forecasting and Social Change</i>	Synthesized literature on authenticity and heritage; authenticity enhances perceived ethical value.
26	Oraedu, C., Izogo, E. E., Nnabuko, J., & Ogba, I. E.	2021	<i>Management Research Review</i>	Identified relational trust and transparency as essential for ethical marketing in informal retail settings.
27	Li, Y., Tan, R., & Gong, X.	2023	<i>Information Technology &amp; People</i>	Discussed technology ethics and consumer data privacy; trust mediates between transparency and purchase intention.

S/N	Author(s)	Year	Journal Outlet	Desk Research Summary (Synthesized Contribution)
28	Budari, H., Rasyid, A., & Ameliana, Y.	2024	<i>Jurnal Ekonomi &amp; Bisnis</i>	Reviewed ethical entrepreneurship; found that responsible business practices improve brand reputation.
29	Robledo, S., Vasquez, J. E., Duque-Méndez, N. D., & Duque-Uribe, V.	2023	<i>Journal of Research in Marketing and Entrepreneurship</i>	Synthesized findings on ethical brand positioning as a differentiator in competitive markets.
30	Robledo, S., Vasquez, J. E., Duque-Méndez, N. D., & Duque-Uribe, V.	2023	<i>Journal of Research in Marketing and Entrepreneurship</i>	Reinforced previous results; ethical image enhances customer engagement and market performance.
31	You, L., & Hon, L. C.	2021	<i>Journal of Communication Management</i>	Highlighted transparency and honesty in brand communication as critical to reputation and customer loyalty.

Source: Authors' Computation, 2025

The table 1 revealed that ethical marketing, transparency, honest communication, and technology-driven trust consistently emerge as determinants of consumer buying behaviour. The synthesis indicates that ethical dimensions in both traditional and smart retail settings improve purchase intention, loyalty, and word-of-mouth recommendation. These findings collectively affirm that marketing ethics serve as a strategic asset in both formal and informal retail systems.

### Discussion of findings

**Research Question I:** What is the impact of honest advertising on the purchase intention of consumer within informal retail setting?

From the reviewed journals, seventeen (17) journals out of the thirty-one (31) journals selected based on the inclusion and exclusion criteria show there is a relationship between honest advertising and purchase intention by driving company sales, building customer trust and enhancing brand reputation.

**Research Question 11:** can transparent transaction influence the consumers' word-of-mouth recommendation?

Fourteen (14) journals out of the thirty-one (31) journals selected for the study show that transparent transactions influence consumers to create more awareness for their brand's choice.

### **5. Conclusions, Recommendation and Suggestion for Further Studies**

The review shows that marketing ethics (honest advertising and transparent transactions) enhance consumer behaviour in the informal retail sector. The study concludes that informal market consumers are extremely sensitive to honest advertising and transparent transactions, and compromising these ethical issues damages consumer confidence and reduces purchase intention. Moreover, integrating ethical marketing principles into everyday business operations in the informal retail sector is essential for gaining consumer trust, stimulating purchasing behaviour, and enhancing customer advocacy through word-of-mouth recommendations. The following recommendations were established to guide stakeholders in the informal retail setting:

- (i) Informal retailers should ensure that product prices, claims, and promotional offers are accurate and free from embellishment or deception. Consumers exposed to truthful advertising are more likely to develop a sense of trust and confidence in the retailer, which significantly enhances purchase intention. Truthful messages that align with actual product performance foster customer satisfaction and loyalty.
- (ii) Satisfied consumers who perceive a retailer as ethical are more inclined to recommend the store or product to friends, family, and peers. Word-of-mouth remains a powerful marketing tool in informal retail contexts where personal endorsements often influence purchasing decisions more than formal advertisements.

Future or prospective researchers can explore a mixed research approach to conduct the same study and find out which retail sector is influenced more by the marketing ethics.

### **Limitations**

During the course of the study, the researchers discovered that marketing ethics enhanced consumer buying behaviour in both informal and formal retailing,

particularly in smart retailing which was not captured in the general objective of the study; however, they were unable to determine the extent of this enhancement.

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