Delhi Business Review ✠ Vol. 6, No. 1 (January - June 2005)

ROLE OF ETHICS IN INTERNATIONAL PROFESSIONAL SERVICES MARKETING

Gary Simon*
Hemant Rustogi**

WITH international professional services-providers under increasingly conflicting and uncertain business pressures and the control functions complicated by personnel and offices spread around the globe, professional services firms (PSF's) should consider re-emphasizing the ethical conduct. This is especially the case in the business-to-business (B2B) markets where clients are sophisticated and can impose heavy demand on the service-providers. Where the professional services provider must make technical and business judgments, sometimes without consultation and guidance from management, and business practices can be incompatible, legal systems complex and uncoordinated, and decisions politically charged, the international professional services firm must exhibit an ethics doctrine that truly guides its professionals. This study draws from the ethics related literature to demonstrate to business-to-business PSF's the vital role of their ethics doctrine.

Key Words: *Ethics; Business-to-business; Professional services; International business practices.*

Introduction

There may not be a time when ethical conduct has been a more pressing issue than what it is now for firms providing professional services to business, industries, and the government in various parts of the world. As a result of these increasingly international operations, professional services firms (PSF's) are facing new, changing, and sometimes-conflicting business practices, while at the same time, control functions are complicated with personnel and offices spread around the globe. In this environment, it is proposed that a culture emphasizing ethical conduct may be one of the few means, indeed a vital one, available to firms that want to prevent those misdeeds, big and small, that lead to embarrassing and often costly consequences (Chonko, Wotruba, & Loe, 2003; Winstead & Patterson, 1998).

In these international business-to-business (B2B) markets, clients can be very sophisticated, and they often place a great deal of pressure on service providers to innovate, reduce costs, complete projects in less time, and communicate and coordinate with a myriad of stakeholders (Edgett, & Egan, 1995; Marr, Sherrard, & Prendergast, 1996; Ojasalo [1], 2001). As a result, the people that provide these professional services are required to make professional and business judgments, sometimes without the luxury of enlightening consultation and guidance from the management or mentors and through delivery processes that are not easily standardized (Javalgi & White, 2002). Furthermore, the situation can be highly technical with few people aware of the real options and possible outcomes (Yelkur, 2000). Business practices can be incompatible, legal systems complex and unco-ordinated, and of course, the environment can be politically charged (Winstead & Patterson, 1998). In these cases, the professional

* *Faculty in Marketing Department, John H. Sykes College of Business, University of Tampa, Tampa, Florida, USA.*
** *Professor & Chairman of Marketing Department, University of Tampa, Tampa, Florida, USA.*

service provider may only have his/her own moral compass as a guide when making decisions (Hunt, Wood, & Chonko, 1989).

The question is: Can the firm, through its ethics doctrine, effectively influence this moral compass of its individual service providers that are operating in various locations throughout the world? In the context of this question, the ethics related literature is explored and analyzed as it applies to B2B professional services firms. If the literature does, as it is expected to, show that the firm's ethics doctrine plays a meaningful role in the decision process of the service providers, what are the elements to be used by firms in operationalizing an ethics strategy that is most valuable to them for avoiding costly and embarrassing missteps in service delivery? Finally, this study in the application of ethics in international professional services recognizes the delicacy of balancing these complex issues while maintaining client satisfaction and long-term firm/client relationships.

Problem Statement

Professional services firms are entering and operating in regions and countries where the business practices are different from the home country and those practices are sometimes not well defined (Winstead & Patterson, 1998). Additionally, managers and practitioners may not be totally familiar with values, customs, and cultures in which they and/or their clients are operating and may even possess ethnocentric tendencies that knowingly and unknowingly create cross-cultural incongruence (Javalgi & White, 2002). This might especially be the case when the service is performed in one country for a client in another country that is doing business in yet a third country.

In the PSF, professional standards of conduct and risk tolerance guidelines often compete with demands for profitability, and modern-day compensation structures that are based on profitability, for example that of a business unit or project team, can inadvertently create conflicting messages (Dwyer, 1999). The service providers and their managers must resolve this conflict by balancing the time and other resources that it takes to attain professional standards and yet make money on the project for the firm. That assumes of course that professional standards and codes of conduct are more than a historical footnote to the young service providers. Unfortunately, newly licensed professionals may not have the training in nor the appreciation for the professional standards of their respective professions, as did their predecessors.

Given the time constraints imposed, the sophistication of clients, distance between offices located in different countries and time zones, the varying cultures and practices of these diverse business environments, the often constrained budgets, and the inherent heterogeneity of services, PSF's must meet or, better yet, exceed the expectations of their clients, engagement after engagement (Day, 1994; Patterson, et. al., 1997).

Literature Review

It would indeed be easy to assume that no other time has witnessed more ethical violations than now. The massive bankruptcies of WorldCom and Enron for breach of the most fundamental ethical tenant, the fiduciary responsibility, are bold examples. Arthur Anderson, the professional accounting firm, collapsed when it lost the trust of its clients upon being convicted of obstructing justice. Tyco International executives have been charged with tax evasion and insider deals. Dynegy and CMS Energy, it is alleged, bought and sold electricity to each other for no other purpose than to increase the volume of trades and thus inflate brokers' commissions. Xerox Corp. paid fines for overstating revenues. The United States Securities and Exchange Commission is currently scrutinizing several mutual fund companies, and the venerable Merrill Lynch & Co. agreed to pay the state of New York, USA, a whopping $100 million as a way of settling charges that their analysts had misled investors (Wessel, 2002). Parmalat executives and at least one of the company's auditors from Grant Thornton Spa have been arrested and charged with hiding massive losses in complex, inventive derivatives transactions (Popham, 2004). Daiwa Bank Ltd. executives were ordered by a Japanese court to pay shareholders the equivalent of US$1.5 billion as compensation for losses incurred from a decade of illegal bond transactions that were covered up by the banks executives (Meacham, 2000). These are, of course, only the biggest and most dramatic examples, but there are others.

While these are certainly current and glaring examples of flagrant corporate misdeeds in the United States and elsewhere, the names Ivan Boesky, Robert Vesco and Michael Milken remind us that there have been others. Furthermore, it would probably be difficult to argue the trend is going in the right direction. Henry McKinnell, chief executive of Pfizer, Inc. and then vice-chairman of the Business Roundtable's corporate-governance task force said in June 2002, "I've never seen anything of this magnitude with companies this large" (Wessel, 2002). Certainly, not every company is operating far out on the edge or beyond what would be considered proper. But, it would be scandalous if those that are operating as such were all detected, and there is concern. Fortunately, most companies know they cannot separate themselves from their values and, in the end, their ethics (Maher, 1989). They simply do not want investor and client trust and confidence irreparably eroded due to a breach of ethical conduct.

Consequently, what forces might be driving what many would consider these more recent breaches of ethical conduct? One force is the competitive business environment in which professional services are performed. Traditionally, the duty of a professional was simply to provide expert advice in a discipline of study, such as accounting standards, structural design, bond trading, etc. (Campbell, 2002). However, once professional services were deregulated in most parts of the developed world in the late 1970's and early 1980's (Marr et. al., 1996), the successful model of a PSF began to drift from a shop of regulated experts who could make a good living to a business entity focused on profitability and client satisfaction (Maher, 1989). So now, the professional must provide this expert advice, for which he/she is trained, within the context of often-complex business operations, for which he/she is quite possibly not trained, all the while successfully managing the client's expectations in such a way the PSF can perform to meet or exceed those expectations (Yelkur, 2000). Even for those trained in client management, and many professionals are not, this is a difficult requirement to meet consistently.

Another factor influencing the trend is the increasing sophistication of clients. The instantaneous access to current and historical information, particularly via the Internet, such as tax codes and building standards that used to be primarily only accessible to professionals, can put the professional in the position of reacting rather than guiding a client. There is little doubt that Enron executives put pressure on their auditors, Arthur Anderson, to validate Enron partnerships that the company used to conceal its losses (Van Natta & Berenson, 2002). Clients armed with validating resource materials and threatening the loss of the next big consulting engagement undoubtedly place the professional in the difficult and sometimes untenable position of resolving vital conflicting principles.

Perhaps another factor is a gap between what might be considered to be ethical theory and ethical practice. Companies, even those that believe strongly in their ethical foundation, might argue that they continually struggle to find practical ways of dealing with complex ethical issues on a day-to-day basis in countries exhibiting decidedly differing values, cultures, legal systems and business norms. Until business ethicists find more effective ways to influence the ethical climate of businesses, this gap between theory and practice might continue to impede the progress companies could otherwise make in operationalizing their ethics doctrine (Dean, 1997).

In reality, ethical decisions often fall into a huge gray area between what is legal and what is right, and as a result, it is not ethical philosophy that is so valued by businesses but rather the human and organizational behavior practices associated with decision-making and conduct (Maher, 1989). Ethicists can provide a great deal more assistance in bridging this serious gap between the practical and the philosophical.

Finally, a significant factor contributing to the breakdown in the professionals' conduct is the immense difficulty in overseeing operations in far-flung parts of the world where different business practices, cultures, legal systems and values prevail. More than one banking and securities trading scandal has developed from this set of conditions. Compounding this has been the merging of companies to compete in these world markets (Mahr, 1989). Sometimes these mergers are of firms in other countries, as was the case when New York based Rogers & Wells LLP merged with Britain's Clifford Chance and Germany's Punder, Volhard, Weber & Axster to form Clifford Chance & Punder, then the world's largest international legal practice with 29 offices and about 2,500 lawyers. The difficulty of managing such an organization is obvious and the potential for conflicts of interest enormous. Consider PricewaterhouseCoopers; it operates in 150 countries with some 155,000 employees. Maintaining quality control in an organization of this size, operating in different professional cultures and under different business systems is an immense challenge (Garten, 1999).

Given that the professional service provider is operating under these highly competitive, sometimes turbulent conditions to service and advise sophisticated, well-informed clients with the benefit of little day-to-day supervision or oversight, it is obvious he/she must often draw upon his/her own values and good judgment. This is especially true since the advice or service may be so technical or esoteric that few other people might be expected to understand the potential outcomes (Ojasalo [1], 2001). So, what systems can organizations put in place to help insure integrity and "professional" conduct?

Managerial Implications

Certainly, these are significant concerns for PSF's in the B2B markets, and they are the concerns that direct attention to the value of re-emphasizing ethical conduct. Additionally however, an overriding concern should be that the professionals, e.g. engineers, accountants, lawyers, architects, management consultants, investment bankers, etc., that are providing their advice to client companies should be upholding standards of proper and professional conduct, so the rules are followed and the public interest protected. Frankly, professionals may have an obligation to counsel executives for balance when profits are calibrated with greed and the public interest is put at peril. Without this, these service providers are no more than specialists in a discipline and, as such, they do not deserve, nor will they get, the respect and trust that real professionals earn and protect from teacher to student, master to apprentice, and generation to generation.

In PSF's, trust, reliability, competence, and the ensuing reputation are important attributes, but they are difficult to demonstrate, especially in a tangible way. Therefore, PSF's have needed to use tangible cues, promotion, and public relations extensively. This is especially challenging when attempting to demonstrate the firms' attributes across multiple cultures, in different languages, and under a variety of business and legal systems.

One means of doing this is to train home-country employees, who it is hoped have the firm's values instilled in them, to conduct the firm's business, and then transfer them to the firm's offices in various parts of the world. Of course, another method is to hire in-country nationals (Lovelock & Yip, 1996). Obviously, host-country employees must in turn be trained in the firm's policies, practices, and values, too, and this may be no easy feat.

Considering all these factors, the ethics platform may be one of the few really comprehensive and suitable vehicles available to organizations for systemically addressing this complex and ever changing need for integrity and sound judgment in highly pressured and widely-dispersed professional service providers. Shortly after being named Global CEO of PricewaterhouseCoopers, Samuel A. DiPiazza spoke to this matter:

> I see ethics as a mission-critical issue. It's just as important as our product development cycle or our distribution system. And if we do not, as leaders, proactively establish who we are and what we stand for, then we really have no chance to deal with the real-world situations. (DiPiazza, 2002)

The real-world means that numerous individuals employed by the PSF have numerous opportunities, and indeed are expected, to make calculated judgments, and these judgments will be rendered based on a combination of three conditions, i.e. the individual's values and beliefs, the organization's values and beliefs as interpreted by the individual, and the current situation (Pride & Ferrell, 2003).

The first of these, the individual's values and beliefs, cannot be changed quickly by the organization, but the PSF can have its greatest influence here by hiring the right people and helping develop their skills (Ojasalo [2], 2001). People should be sought that are of good character, display trustworthiness and sound judgment, and are knowledgeable not only in their chosen field but also in the customs and practices of the countries their work touches. Importantly, the PSF must inform and train these people in its code of conduct, because codes of conduct do not impact an employee's behavior or judgment until its content is known and understood (Chonko et al., 2003).

The circumstance or situation is moderately but not always controllable by the PSF, except that it might endeavor to not contract on engagements that are fraught with conflict, unreasonable demands and unscrupulous officials. But, this is not always possible and not always known prior to contracting. So, it is the remaining condition the PSF has the most ability to control, and that is the values and beliefs of the organization and the rigor with which it displays and enforces them.

What is important here is not what the organization says, but what it does. Professionals and nonprofessionals alike are acculturated by what goes on around them on a daily basis. They assume the behaviors they observe are the behaviors that are acceptable, and thus, they imply a certain moral code from this (Dobson, 2003). While Enron was passing out paperweights reminding employees of its ethics code and boasting of its high ethical standards, its chairman was celebrating an employee that broke the rules (Balay, 2002).

Did this, as some might argue, give employees a mixed message? Likely not, because it was in practice a very clear message: Do what it takes, and you will be rewarded. In this situation, employees were keenly aware of the company's code of ethics, but the actions of top executives rendered it meaningless. Therefore, the PSF's executives must set the example and find ways to reward those employees that perform to expectations ethically and chastise those that perform, but do it in an unethical way.

To accomplish this, the PSF must know what it believes in and the key people must articulate this throughout the organization. There should be minimum standards established, and everyone should know they are never compromised, no matter the size of the project, the importance of the client, or the strategic nature of the country. This likely means the PSF's' marketers will have to turn away some work when it compromises these standards, but that is the example that must be set and maintained. It shows the standards outweigh the cash (Webber, 2002).

It further shows integrity outweighs cutting corners, and it shows deep-seated values outweigh short-term gain. It also shows that shareholders will have to understand that the firm will not compromise its values for higher profits in the short-term. DiPiazza (2002), the Global CEO of PricewaterhouseCoopers, thinks that those companies that do the right things will outperform those that do not.

Indeed, professional services firms will want to understand the importance of aligning the organization's financial goals with its moral character, because it is the character of the organization that will most influence the relationships it establishes with its clients. Furthermore, shareholders must recognize ethical wrongdoing can result in disastrous consequences for the PSF and, potentially, for its clients. This is easy to understand, since there likely are not many clients that will tolerate negative publicity or poor results and continue its relationship with the PSF for any period of time.

By emphasizing ethics and putting ethical conduct first, PSF's can solidify long-term relationships with clients that are based on integrity, adding value to the PSF and the client's organization. In his perspectives article, "Why Ethics Codes Don't Work," John Dobson (2003), associate professor of finance at California Polytechnic State University in San Luis Obispo, California, USA, puts it well: "It is not a case of ethics versus profits, but a case of ethics leading to profits" (p.33).

However, the individual professional service providers cannot be expected to automatically see it this way, because compensation systems that reward teams and managers from project and/or unit profits may send the message that short-term profits are necessary and acceptable even if the rules have to be bent now and then. Given the business environment in which PSF's compete, reward systems based on profitability cannot be abandoned entirely, and due consideration must be given to client satisfaction along with proper conduct. It can be expected that professional codes of conduct alone will fail to guide the individual service provider in these often complex and tempting situations. That is why the PSF's code of conduct must be a part of, but not the only component of, a comprehensive ethics platform that is incorporated into the PSF's strategic vision.

What is the 'ethics platform'? It is that declared set of principles on which the firm stands, and it is the resources necessary to guide and shape the behavior of individuals in the firm, so that the decisions they make for any given situation are compatible with the principles and vision of the firm. The ethics platform helps establish an attitude that guides each individual professional service provider. Ronald Duska (2001), Chairholder of the Charles Lamont Post Chair of Ethics and the Professions at The American College, Bryn Mawr, Pennsylvania, USA, calls it "integrity capitalism" (p.28).

Whatever its name, it must be operationalized in a way that is fitting to the firm. There are numerous published models that might be helpful. Asgary & Mischow (2002) provide a comprehensive if not somewhat general examination of the issue and suggest possible components of an ethics strategy along with a long list of principles to consider including in it. Also, Ralph Berndt, professor at the Graduate School of Business Administration Zürich, recently published his book (in German), *Competitiveness und Ethik* [Competitiveness and Ethics] (2004), in which he comprehensively relates the subject to management education, marketing management, finance management, operations management and human resource management.

There is no specific way that a PSF should set up or what it should include in its ethics platform, but the highest levels of the organization must support it (Asgary & Mischow, 2002). Thus, PSF's must seek out and implement the comprehensive ethics platform that is best fitted to its strategic and operational needs.

Conclusion

PSF's should again place an emphasis on the professional code of conduct and demand ethical behavior, because no international organization can hope to control all of its individual service providers' decisions, many of which have serious business implications. In a speech delivered at the Leonard N. Stern School of Business, NewYork University, New York, NY, USA, United States Senator Joe Lieberman (2002) made note of the crippling impact on productivity from the anxiety caused by the breakdown of trust from unethical behavior and called on companies to make ethics a priority in the U.S. and abroad.

Thus, each PSF must find the method of operationalizing its ethics platform that works best for it. Those that provide professional services, and especially those that provide these services internationally, do so in turbulent times and are faced with ethical problems all too often in the conduct of their service (Chen, A. W. & Liu, J.M., 1998). The ethics platform, at a minimum, must re-emphasize ethical conduct as was the case prior to deregulation of professional services, and it must include proper training of the professional service providers so they know the PSF's code of ethics and the standards that are acceptable. Additionally, management at all levels of the organization must support it with the consequences for unethical conduct known and administered consistently.

So, the literature, practitioners, and politicians strongly suggest that the ethics platform is one of the few vehicles, if not the only one, available to PSF's that can guide the daily decisions of its people wherever they are operating in the world in the service of its clients. With managements' support, with training, and with ethical comprehension, professional service providers should be expected to perform ethically in any situation in any country. Furthermore, clients should demand nothing less.

Future Research

Certainly there is much research that should be done in measuring international service quality and particularly in the constructs that provide reliable and valid information in B2B professional services. Measuring client satisfaction/dissatisfaction is a critical component but not the only one. Is ethics one of those factors that influences buyers of professional services to select certain firms and which factors determine when a buyer will switch firms? The research of Patterson, Johnson & Spreng (1997) is immensely helpful in determining the factors relevant to customer satisfaction for business-to-business professional services firms. They site the need for studies of larger sample sizes and the likely value of longitudinal studies that follow clients and track the shifts in values and attitudes taken by these buyers over time.

Also, Guo (2002) made great strides with his research toward understanding the customer satisfaction link to market orientation in B2B services. However, he also expresses the desire for a better understanding of what supports or undermines these links and perhaps ethical conduct should be considered. Additional studies in clients' perceptions over time will be immensely helpful.

How does the ethics platform tie to these important factors? Since the level of trust and the reputation held by their individual service providers is often the measure of the reputation of the PSF, it seems that the ethics platform may have a critical role to play. What exactly is that role and how critical is it in firm performance?

Another area of question is the perception clients and potential clients might have of the role ethics plays in PSF's. Particularly, does this vary significantly from region to region or country to country? Does it vary to any degree of significance from one professional service to another? Additionally, measurement methods might be tested, both qualitatively and quantitatively, for obtaining timely data on the subject of ethics from clients of PSF's.

Finally, but perhaps most importantly, do professional services project managers, client managers and other key people in the PSF perform better when trained in ethics and supported by a sound ethics doctrine, and do their firms perform better over the long-term? The answers to these questions will be enriching not only to the research community but also to those who practice professional services delivery in multiple countries.

It was postulated that ethics should play a more significant role in international professional services firms. Given the competitive environment, the dynamics of business practices, and the proliferation of professional firms providing services to businesses, industries, and governments beyond their home-country, it seems the recent literature and practitioners might be trending in a direction that re-emphasizes ethical conduct. Therefore, it is recommended that academicians continue to study this international issue and that practitioners focus, if they have not already done so, attention on ethical conduct in their business strategies. It further appears those firms, as well as their employees, shareholders, and their clients will be well served, at least in the long-term, by a strategic focus on the vital role ethical behavior plays in professional service firms.

References

Asgary, N., and Mitschow, M.C. (2002), *"Toward a model for international business ethics", Journal of Business Ethics,* 36, 239-246.

Balay, D.H. (2002), *"Close up: Enron Debacle Offers Tough Lessons in Ethics",* May 20, A UMNS Report, Retrieved April 28, 2004 from http://www.wfn.org/2002/05/msg00186.html.

Berndt, R. (2004), *"Competitiveness und Ethik",* Berlin: Springer.

Campbell, T. (2002), *"Once we had professionals, Consulting to Management",* September, 13(3), 2 &16.

Chen, A.W., and Liu, J.M. (1998), *"Agency practitioners' perceptions of professional ethics in Taiwan", Journal of Business Ethics,* 17(1), 15-23.

Chonko, L.B., Wotruba, T.R., and Loe, T.W. (2003), *"Ethics code familiarity and usefulness: Views on idealist and relativist managers under varying conditions of turbulence", Journal of Business Ethics,* 42(3), 237-252.

Day, G.S. (1994), *"The capabilities of market-driven organizations", Journal of Marketing,* 58(4), 37-52.

Dean, P.J. (1997), *"Examining the profession and the practice of business ethics", Journal of Business Ethics,* 16(15), 1637-1649.

DiPiazza, S.A. (2002), *"Ethics in action, Executive Ecellence",* January, 19(1), 15-16.

Dobson, J. (2003), *"Why ethics codes don't work [Electronic version]", Financial Analysts Journal,* November, 59(6), 29-34, Retrieved April 11, 2004, from ABI/INFORM Global database (Document ID: 508113711).

Duska, R.F. (2001), *"Ethical leadership in insurance and financial services", Journal of Financial Service Professionals,* 55(3), 28-30.

Dwyer, T.D . (1999), *"Trends in global Compensation", Compensation and Benefits Review,* July, 31(4), 48-53.

Edgett, S. and Egan, C. (1995), *"Competitive orientations in professional services", Journal of Professional Services Marketing,* 12(2), 31-47.

Garten, J.E. (1999), *"Ethics be damned, let's merge [Electronic version]", Business Week,* 3644, August 30, Retrieved April 11, 2004, from ABI/INFORM Global database via ProQuest (Document ID: 4407055).

Guo, C. (2002), *"Market orientation and customer satisfaction: An empirical investigation",* Unpublished doctoral dissertation, Southern Illinois University at Carbondale, Retrieved December 4, 2003, from http://wwwlib.umi.com/dissertations/fullcit/3065657.

Hunt, S.D., Wood, V.R., and Chonko, L.B. (1989), *"Corporate ethical values and organizational commitment in marketing", Journal of Marketing,* 53(3), 79-90.

Javalgi, R.G., and White, D.S. (2002), *"Strategic challenges for the marketing of services internationally", International Marketing Review,* 19(6), 563-581.

Lieberman, J. (2002), *"Business Ethics in the post Enron era: What Government can do and what business must do",* Speech presented at the Leonard N. Stern School of Business, New York University, New York, NY, April 15.

Lovelock, C.H., and Yip G.S. (1996), *"Developing global strategies for service businesses", California Management Review,* 38(2), 64-86.

Maher, T. (1989), *"Ethics entrepreneurs", Financial World,* 158(13), 84-85, June.

Marr, N.E., Sherrard, M.J., and Prendergast, G.P. (1996), *"Marketing and professional services: The case of consultancy engineering", The Services Industry Journal,* 16(4), 544-562.

Meacham, B. (2000), *"Daiwa execs must pay $1.15B: Payout linked to shareholder losses in bank cover-up [Electronic version]",* September 21, Financial Post: World, Retrieved May 7, 2004, from http://80-web.lexis-nexis.com.esearch.ut.edu/universe/document

Ojasalo, J. [1] (2001), *"Customer expertise: A challenge in managing customer relationships in professional business-to-business services", Services Marketing Quarterly,* 22(2), 1-17.

Ojasalo, J. [2] (2001), *"Key account management at company and individual levels in business-to-business relationships", The Journal of Business & Industrial Marketing,* 16(3), 199-215.

Patterson, P.G., Johnson, L.W., and Spreng, R.A. (1997), *"Modeling the determinants of customer satisfaction for business-to-business professional services", Academy of Marketing Science Journal,* 25, 4-17.

Popham, P. (2004), *"Parmalat scandal: Web widens with a further seven arrests [Electronic version]",* The Independent, January 1, Retrieved May 7, 2004, from http://80-web.lexis-nexis.com.esearc.ut.edu/universe/document.

Pride, W.M. and Ferrell, O.C. (2003), *"Marketing Concepts and Strategies (12th ed.)",* Boston: Houghton Mifflin Company.

Van Natta, D., & Berenson, A. (2002), *"Enron's chairman received warning about accounting",* New York Times, January 17, Retrieved April 28, 2004, from http://www.suu.edu/faculty/bowman/NYTimes/Enron.html.

Webber, A.M. (2002, May). *"Are all consultants corrupt?"* Fast Company, 58, 130-134.

Wessel, D. (2002), *"What's wrong? – Venal sins: Why the bad guys of the boardroom emerged en masse – The stock bubble magnified shifts in business mores while watchdogs napped – Galbraith explains the 'Bezzel' [Electronic version]", Wall Street Journal,* June 20, Retrieved April 19, 2004, from http://gateway.proquest.com/openurl?url_ver=Z39.88-2004&res_dat=xri:pqd&rft_val_fmt:kev:mtx:journal&genre=article&rft_dat=xri:pqd:did=000001270356781.

Winsted, K.F., and Petterson, P.G. (1998), *"Internationalization of services: The service exporting decision [Electronic version]", The Journal of Services Marketing,* 12(4), Retrieved November 6, 2003, from ProQuest database (Accession no.: 116354639).

Yelkur, R. (2000), *"Customer satisfaction and the services marketing mix", Journal of Professional Services Marketing,* 21(1), 105-115.