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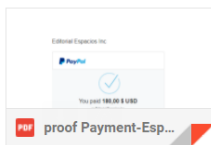
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# The Role of Religiosity and Social Influence on Perceived Business Ethics and Its Impact on The Purchase of Creative Industrial Products

O papel da religiosidade e da influência social na ética empresarial percebida e seu impacto na compra de produtos industriais criativos

SRI Hartini<sup>1</sup>; GANCAR Candra Premananto<sup>2</sup>; MUHAMMAD Ihwanudin<sup>3</sup>; JOVI Sulistyawan<sup>4</sup> & SUKARIS Sukaris<sup>5</sup>

## Abstract

The research design used is hypothetical quantitative. This study used 115 individual consumers of the creative industry's products, such as entertainment, fashion, and food products. The sampling method used purposive sampling. The data analysis technique used is SEM-PLS. The results showed that the religious influences on perceived business ethics but it doesn't influence consumer purchase decisions. Social influence impacts on the perceived business ethics, and affects the product purchase. The perceived business ethics influence the purchasing decisions of ethics products.

**key words:** Business ethics, religious, social influence, purchase creative industry

## Resumen or Resumo

O desenho da pesquisa utilizado é quantitativo hipotético. Este estudo usou 115 consumidores individuais dos produtos da indústria criativa, como entretenimento, moda e alimentos. O método de amostragem utilizou amostragem intencional. A técnica de análise de dados utilizada é o SEM-PLS. Os resultados mostraram que os religiosos influenciam a ética nos negócios, mas não influenciam as decisões de compra dos consumidores. A influência social afeta a ética empresarial percebida e afeta a compra do produto. A ética nos negócios percebida influencia as decisões de compra de produtos de ética

**Palabras clave or Palavras-Chiave:** Ética nos negócios, influência religiosa, social, indústria criativa de compras

## 1. Introduction

In the global market competition between companies is increasingly high. Companies must consider an increasingly broad role, including ethical and environmental responsibilities. Product quality is not the only reason for consumer purchases. Consideration of the company's business ethics is one of the reasons for purchasing decisions. In high competition, the product/service becomes a commodity, when the quality of the product/service is relatively the same, then the company's business ethics is the key to winning the competition. Companies with high product quality will be abandoned by consumers when doing unethical actions in their business. Creative industries are prone to carrying out unethical activities. Companies tend to focus on creating creative products so that business ethics issues are ignored. The company's unethical behavior will have a negative impact on the company's performance in the long run. Creativity and short-term profits are the reason companies behave unethically (Hartini et al., 2018).

Profit is the main goal of all companies including the creative industry. In global markets, business ethics is an important factor for companies to win consumer preferences. High consumer preferences for products or services increase purchases which ultimately increases company profits.

Creative industries are prone to carrying out unethical marketing activities. Companies tend to focus on creating creative products so that business ethics issues are ignored. The film industry focuses on creating creative story content that is of interest to its target audience, unknowingly the film teaches unethical behavior to the public.

The level of faith/religion, tolerance of propriety/norms and subjective norms of a person will determine how ethical behavior of people, including how they evaluate the business ethics of a company (Hartini et al., 2017). Likewise ethical behavior in a company's business will have a positive impact, among others, increasing profit, image, competitive advantage and intention to behave someone (Hartini et al., 2017).

The application of Business Ethics has important values in the business world. Companies that conduct their business ethically tend to be companies that can survive competition and turbulence. Unethical actions will get a negative response from the general public, which can have an impact on the welfare of the company. The results of measurements conducted by (Tsalikis & Lassar, 2009; Tsalikis & Seaton, 2007; Tsalikis et al., 2014) confirm

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that the Business Ethics Index (BEI) in several developed countries (America, Spain, America Latin, and Europe) is higher than in some developing countries (Egypt and Turkey).

Creative industries tend to have ethical dilemmas. Companies tend to focus on the creation or production of creative products and tend to ignore ethical issues. The main focus of this research is on the implementation and consumer perception of ethical business behavior in the creative industries. Because Indonesia is an eastern country that upholds politeness and conformity, we try to test the perception of its customers regarding ethical issues in the creative industries.

Creative industries have challenges related to business ethics. Ethics includes the analysis and application of concepts such as True, False, Good, Bad and Responsibility. Ethics can be interpreted as a form of attitude, action, or deed of a person towards something. Business ethics in the creative industries is expected to be increasingly ignored along with the open-access of people to information via the internet. Society or consumers are getting used to business tricks or unethical marketing strategies. The existence of religion as a form of belief also provides demands for its adherents to act in accordance with religious rules, including how to behave ethically in business. The same with social norms in the environment, it is very influential how people act and have ethical views in doing business. Religious, tolerance and subjective norms of a person will determine the ethical behavior of someone, including how they evaluate the business ethics of a company (Hartini et al., 2018).

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## 2. Literature Review

### 2.1. Buying Decision

The purchasing decision is an integration process that combines knowledge attitude to evaluate two or more alternative behaviors, and choose one of them. The consumer decision process does not end with a purchase but continues until the purchase becomes an experience for consumers to use the product purchased. That experience will be considered for future purchase decision making (Gao et al., 2012; Park & Stoel, 2005). According to Comegys et al., 2006) the five-stage model decision-making process, including the introduction of needs, information seeking, alternative evaluation: Consumer purchasing decisions and post-purchase behavior. The purchase decision itself consumers shape preferences for brands that are in a collection of choices. Factors of other people's



attitudes and situations that cannot be anticipated that can change the purchase intention including the factors inhibiting the purchase. In implementing purchase intentions, consumers can make five sub-purchasing decisions, namely: brand decisions, supplier decisions, quantity decisions, timely decisions, and payment method decisions.

## **2.2. Perceive Business Ethics**

Consumer ratings are determined by the characteristics of individual consumers. As well as consumer ratings of the ethics of the products or activities carried out by the company, which will determine the characteristics of these consumers. These characteristics can be demographic characteristics, psychological characteristics, and social characteristics. (Hartini et al., 2017) in their study of the creative industries of culinary, entertain and fashion, found that in the millennial generation there was no difference in perceptions of business ethics in terms of gender, ethnicity or religion. Tolerance and subjective norms will also determine how consumers evaluate the ethical behavior of companies in conducting marketing activities (Hartini et al., 2018). The higher the tolerance attitude, the more permissive consumers are on unethical behavior. The results of consumer evaluations/what consumers feel about the ethical behavior of companies in conducting marketing activities have an impact on the company's image, which in turn will have an impact on profits, customer attachments and increase the company's competitiveness.

Shaw & Shiu, (2003) found the influence of ethics on consumer behavior. Consumer ethical perceptions are influenced by their individual value systems. Consumer perceptions about ethics can vary depending on self-identity. Ethics deals with individual character and moral rules that govern and limit behavior (Shaw & Shiu, 2003). Ethics deals with understanding the difference between thinking and acting good and bad, using decision making to act that does not hurt other peaks (Weiss, 2014). By using this definition, ethics can be equated with morality, considering that morality is the standard used by individuals or groups to determine good and bad, right and wrong (Velasquez, 2014).

The Business Ethics Index (BEI) is a measuring tool developed by (Tsalikis & Lassar, 2009; Tsalikis & Seaton, 2007; Tsalikis et al., 2014). IDX is measured by 4 dimensions, namely consumer perception of the ethical behavior of the company as seen from 1. General conditions based on past personal experience 2. General conditions based on experience for future projections 3. General Conditions Based on news observations on past experiences 4. General conditions based on news observations on future projections. Thus

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BEI provides a measure of the general condition of an industry in the past and future, and based on one's own experience or based on observations from media news. The development of the internet and gadgets has interrupted various things (Weiss, 2014). Cultural changes in the era of disruptive innovation will become more rapid, especially for the millennial generation.

### **2.3. Religiosity**

Religiosity is a belief in God accompanied by a commitment to follow principles that are believed to have been arranged by God (Daniel and Burnett, 1990). Religiosity is a commitment to one's belief in something that is believed. Hill & Hood, (1999) state that the psychological component of religiosity can be measured in a number of ways including the level of belief in the existence of God or the soul and its involvement in human life. The level of quality of involvement in religious activities and the strength of commitment to a particular belief system.

Muhamad & Mizerski (2010) quoting from Hirschman (1983) stated that there are 5 components in religiosity including religious affiliation, religious commitment, religious orientation, religious knowledge, and religious consequences. Many researchers use religiosity measurement with the Measurement of RCI-10 (Religious Commitment Inventory-10) which includes two religious aspects, namely cognitive (intrapersonal) and behavioral (interpersonal) aspects.

Aydemgr & Egglmez, (2010); Hartini et al., 2018) in their study showed that the level of religiosity of a manager will determine the business ethics of a company. Someone who has a high commitment to his beliefs, such as spending a lot of time in religious reflection thinking, sees religion as a way of life and spends a lot of time understanding the faith. The person will guard the thoughts and activities carried out with the aim not to conflict with the beliefs held. The person will look at things from an ethical perspective, whether or not they do, whether they believe or not. Thus it can be arranged hypothetically

**H1:** Religiosity has a significant positive effect on perceive business ethics.

### **2.4. Perceive Business Ethics**

Adamu, (2018) in her study of the insurance business in Nigeria found that a person's level of religiosity would influence insurance purchase decisions. People will buy the products they need as long as they don't conflict with their beliefs. (Hartini et al., 2018) in their study

of the creative industries in Indonesia found that the level of religiosity was a strong predictor for purchasing a product. (Sreen et al., 2018) states that culture determines a person's behavior in consuming a product. Religion or belief is a part of the culture. Someone who has a high commitment to his beliefs, like spending a lot of time in religious reflection thinking, seeing religion as a way of life and spending a lot of time to understand the faith, then they will carefully determine the purchase of the product. They will choose ethical products that do not conflict with their beliefs. Based on the description, hypotheses can be arranged as follows.

**H2:** Religiosity has a significant positive effect on purchasing decisions

## **2.5. Social Influence**

Humans need other people to fulfill their needs. Social influence is a combination of social, emotional and cognitive relationships and behavioral transactions. Social influence is an individual's perception of whether other people are important to the individual regarding the behavior of something that must or is not done. Perception is subjective, meaning that each individual's perception of an object will be different. Perceptions formed by a person are influenced by their thoughts and social environment.

Courneya & McAuley, (1995) states that social influence is important in behavioral intentions. Social influence is another person's opinion that is important for an individual and can influence decision making and affect one's behavior to do or not do an action (Kim et al., 2013). Al-Swidi et al., (2014) refers to social influence as subjective norms which is a factor Forming intention to buy. Ham et al., (2015) stated that subjective norms make social or organizational perspectives very influential in shaping a consumer's perception. So, the more people who are important to themselves advocate for buying a product, then someone will tend to have more intention to buy the product.

Ferdous et al., (2013) conducted a study in Bangladesh, finding that the higher the social pressure felt by consumers would determine how their perceptions of something. Including consumer acceptance of the business ethics of a product, will determine the level of social pressure perceived by consumers. If the social environment supports a certain opinion, including the views of social groups on whether or not a product is ethical. Then it will determine the consumer's perception of a company's business ethics. Thus the hypotheses can be arranged as follows.

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**H3:** Social Influence has a significant positive effect on perceive business ethics

Ham et al., (2015) in her study of consumer behavior in purchasing green food, shows that the higher the pressure from the social environment perceived by consumers will influence purchasing decisions. (Hartini et al., 2018) in her study of the creative industries in Indonesia showed that the stronger the social-environmental pressure felt by consumers would choose products that were suggested by their social environment. like the number of friends or consumer relations who want it to consume a certain product, the higher the consumer's intention to buy the product. Based on the description hypotheses are arranged as follows.

**H4:** Social Influence has a significant positive effect on purchase intention

Leung et al., (2013) in their study of consumer good consumer behavior in Hong Kong, found that consumers' perceptions of a company's business ethics would determine their decision to choose or decide to buy products produced by the company. Someone's perception of whether or not an ethical business, will affect their views on whether or not the business. So it will have an impact on their perception of the products sold by the company. If the company is unethical, consumers will analogize that the product produced by the company is not good. Hartini et al., (2018) in an exploratory study in the creative industries in Indonesia found that perceive business ethics would determine consumer purchasing decisions. Based on the description, the following hypothesis can be prepared.

**H5:** Perceive Business Ethics has a significant positive effect on purchase intentions.

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### 3. Methodology

This type of research is explanative research using a quantitative approach. This study intends to explain the position of the variables studied and the relationship between one variable with another variable. The total sample in this study were 105 individual consumers of creative products in Indonesia. The sampling technique is used. Purposive Sampling technique which is a sampling technique with certain considerations. Measurement of variables in this study uses a 5-point interval Likert scale. Religiosity uses 4 items used by Rohrbaugh & Jessor, (1975). Social influence uses 5 measurement items developed by Thøgersen, (2006). Purchase Intention to use. Business Ethic uses 4 indicator items from (Tsalikis & Lassar, 2009) measurements.

In this study using the SPSS and SmartPLS applications. SPSS is used for descriptive analysis, while in analyzing models and testing hypotheses using the Partial Least Square (PLS) technique with the SmartPLS 2.0.M3 program. In the Partial Least Square (PLS) technique used, there is a measurement model test and a structural model test.

## 4. Results

Based on the total sample of respondents as many as 105 people, it can be seen according to gender dominated by women as much as 63.8%; marital status known by respondents mostly not married as much as 97.1%; based on the age of the respondents, it was dominated by the ages of 15 to 20 years by 65.7%; education of respondents was also dominated by the bachelor level as much as 72.4%; with the most types of work are 88.6% students; the majority of respondents' income is in the range of Rp 0 - Rp 1 million as much as 61.0%; and finally, the choice of the most chosen creative industries is the culinary industry as much as 44.8%.

Discriminant validity represents the extent to which the construct obtained from the results of the study differs from other constructs or, in other words, the construct measures what is to be measured (Hair, Black, Babin, & E.anderson, 2014). To verify discriminant validity by checking the cross-loading of each indicator. It can be seen that the cross-loading value also shows a good discriminate validity because the correlation value of the indicator to the construct is higher than the correlation value of the indicator with other constructs.

Regarding discriminant validity can be seen in Table 1 below.

**Table 1: Cross Loading**

Variables	Items	BEI	CP	RC	SI
Business Ethic	BE1	0.758119	0.386879	0.284767	0.183471
	BE2	0.779239	0.371887	0.232055	0.218686
	BE3	0.776851	0.344238	0.456892	0.344504
	BE4	0.755727	0.349068	0.285062	0.377143
Purchase	CP1	0.383014	0.795268	0.081075	0.457742
	CP2	0.405593	0.847354	0.186378	0.462250

	CP3	0.344139	0.767943	0.154433	0.411022
Religiosity	R1	0.329694	0.135939	0.887221	0.138042
	R1	0.305561	0.150373	0.824079	0.151088
	R3	0.395982	0.144730	0.770489	0.149075
Social Influence	SI1	0.329346	0.487353	0.168325	0.853083
	SI2	0.373557	0.478702	0.155190	0.882973
	SI3	0.212736	0.404537	0.112276	0.746355

Convergent validity is an assessment used to measure the level of correlation between indicators and the appropriate construct. In evaluating convergent validity can be done by looking at outer loading and AVE.

**Table 2: PLS Quality Criteria Overview**

Variables	Items	Outer Loadings	AVE	Composite Reliability	R Square	Cronbachs Alpha
Business Ethic	BE1	0.758119	0.589145	0.851515	0.271089	0.769289
	BE2	0.779239				
	BE3	0.776851				
	BE4	0.755727				
Customer Purchasing	CP1	0.795268	0.646732	0.845749	0.387439	0.726341
	CP2	0.847354				
	CP3	0.767943				
Religiosity	R1	0.887221	0.686640	0.867582	-	0.771634
	R1	0.824079				
	R3	0.770489				
Social Influence	SN1	0.853083	0.688146	0.868192	-	0.772728

	SN2	0.882973				
	SN3	0.746355				

Outer Loading is used to test whether the indicators used have measured constructs or dimensions accurately, using convergent validity. Convergent validity has a testing procedure that is to correlate item scores (component scores) with construct scores which then produce loading factor values. Loading factors of 0.5 to 0.6 are acceptable for research that is in the development stage. Based on the outer loading values above, it can be concluded that all indicator variables are valid. To check convergent validity, the average variance extracted (AVE) of each latent variable must be evaluated. A latent variable will meet the requirement of convergent validity if it has an average variance extracted (AVE) of 0.50 or more. AVE of more than 0.50 indicates that more than half of the indicator variants are included in the construct (Hair et al., 2014). Based on the AVE value above has a value greater than 0.50 so it can be said to be valid.

The reliability test using reliability composite criteria which have a higher value indicates that the level of reliability is higher. Reliability composite values between 0.60 and 0.70 can be accepted in exploratory research, while composite reliability values between 0.70 and 0.95 indicate satisfactory to good reliability levels (Hair et al., 2014). Cronbach's Alpha and Composite Reliability values produced by all the constructs are very good, that is above > 0.70 so it can be concluded that all construction indicators are reliable or meet the reliability test. However, the Cronbach's Alpha value generated by PLS is slightly underestimated so it is recommended to use Composite Reliability or Dillon-Goldstein's. In addition, it can also be seen that the value of Composite Reliability is greater than the value of Cronbach's Alpha.

R-Square is a measure of the accuracy of the prediction of the research model. R - Square represents the effect of a combination of exogenous variables on endogenous variables. The effects of R-Square range from 0 to 1, where 1 represents the complete prediction accuracy (Hair et al., 2014). In some research contexts, an R-Square value of 0.10 is considered satisfactory. Based on the R-Square results above, it can be concluded that the Business Ethics variable can be explained by the Religiosity and Social Norms variables of 27.11%. Meanwhile, the Customer Preference variable can be explained by the Religiosity, Business Ethics, and Social Norms variables of 38.75%. So, from the results of the total

coefficient of determinations of it can be concluded that this research model has a model accuracy with a total value of 65.86%.

**Table 3: Estimation for Path Coefficient**

Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics ( O/STERR )
Religiosity on Business Ethics	0.366426	0.377390	0.074724	0.074724	4.903.714
Social Influence on Business Ethics	0.310564	0.316723	0.081730	0.081730	3.799.886
Religiosity on Customer Purchasing	-0.039500	-0.035953	0.082962	0.082962	0.476122
Business Ethic on Customer Purchasing	0.322706	0.323113	0.107090	0.107090	3.013.404
Social Influence on Customer Purchasing	0.438554	0.440486	0.082926	0.082926	5.288.509

Based on the results of the Path Coefficient Estimation it is known that from the 5 hypotheses proposed. 4. The study results show that religiosity has a significant positive effect on perceiving business ethics. This can see a T statistic of 4.903.714 above 1.96. A high or low level of religious person will determine how his views about the ethical or not a company is doing business. The results of this study support research conducted by Aydemgr & Eglmez, (2010) which states that the religiosity of a manager will determine whether or not the company-led company is ethical. This research is empirical evidence from exploratory studies on creative industries in Indonesia conducted by Hartini et al., (2018). Someone who has a high commitment to his beliefs, such as spending a lot of time in religious reflection thinking, sees religion as a way of life and spends a lot of time understanding the faith. The person will guard the thoughts and activities carried out with



the aim not to conflict with the beliefs held. The person will look at things from an ethical perspective, whether or not they do, whether they believe or not.

The results of the study indicate that the level of religiosity does not significantly influence the purchasing decision of a product. This can be seen from the t value of 0.476122, far below 1.96. This result is different from the research conducted by Adamu, (2018) in his study of the insurance business in Nigeria found that a person's level of religiosity will influence insurance purchasing decisions. Hartini et al., (2018) in their study of the creative industries in Indonesia found that the level of religiosity was a strong predictor for purchasing a product. The results of this study indicate that religiosity is not a predictor of purchasing decisions for a product. This is possible because most respondents are the millennial generation. This generation is exposed to a lot of outside cultures. This is because they have known gadgets from childhood, so their views on ethics have been influenced by information disclosure factors. In this generation experience is a necessity. The millennials purchase creative products to meet their experience needs. People who are highly committed to their beliefs, like spending a lot of time in religious reflection thinking, view religion as a way of life and spend a lot of time understanding faith, but because they have high experience needs.

Social influence affects perceived business ethics. These results can be seen from the t-statistic value of 3.799.886. The results of this study support previous research conducted by Ham et al., (2015) in her study of consumer behavior in purchasing green food, indicating that the higher the pressure from the social environment perceived by consumers will influence purchasing decisions. Hartini et al., (2018) in her study of the creative industries in Indonesia showed that the stronger the social-environmental pressure felt by consumers would choose products that were suggested by their social environment. Like the number of friends or consumer relations who want it to consume a certain product, the higher the consumer's intention to buy the product.

The study results show that social influence influences consumer purchasing decisions. This can be seen from the t-statistic value of 5.288.509. The results of this study support previous research conducted by Ham et al., (2015); Hartini et al., (2018) namely that the higher the pressure from the social environment perceived by consumers will influence the purchasing decisions of products recommended by the social environment. Like the number of friends or consumer relations who want it to consume a certain product, the higher the consumer's intention to buy the product.

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Perceived business ethics determines consumer purchasing decisions for products the company sells. This can be seen from the t statistic of 3.013.404, above 1.96. The results of this study support research conducted by Leung et al., (2013) in his study of Hong Kong, the perceived business ethics of a company will determine their decision to choose or decide to buy the products the company produces. Someone's perception of whether or not an ethical business, will affect their views on whether or not the business. So it will have an impact on their perception of the products sold by the company. If the company is unethical, consumers will analogize that the product produced by the company is not good. Hartini et al., (2018) in an exploratory study in the creative industries in Indonesia found that perceive business ethics would determine consumer purchasing decisions.

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## 5. Conclusions

The results of the study provide clear information, that the level of religiosity does not significantly influence the purchase decision of a product. Social influence affects perceptions of business ethics, social influence affects consumer purchasing decisions, Business ethics are perceived to determine consumer purchasing decisions for products sold by the company. Managerial implication is that companies need to conduct business that meets the law and conduct ethical business, as well as that the social influence of consumers remains an important factor in determining consumer buying decisions. The implication for future research is that researchers can take on green creative products and these products are also produced by green companies.

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