

The End of Religion? Examining the Role of Religiousness, Materialism, and Long-Term Orientation on Consumer Ethics in Indonesia

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Abstract Various studies on the impact of religiousness on consumer ethics have produced mixed results and suggested further clarification on the issue. Therefore, this article examines the effect of religiousness, materialism, and long-term orientation on consumer ethics in Indonesia. The results from 356 respondents in Indonesia, the largest Muslim population in the world, showed that intrinsic religiousness positively affected consumer ethics, while extrinsic social religiousness negatively affected consumer ethics. However, extrinsic personal religiousness did not affect consumer ethical beliefs dimensions. Unlike other studies in developed countries, materialism and long-term orientation influenced only a few of the consumer ethical beliefs dimensions in this study. To date, the study is one of the first empirical studies to explore the impact of religiousness on consumer ethics in Indonesia. The study contributes to the debate on the impact of religiousness on consumer ethics and can assist managers and public policymakers in their effort to mitigate unethical consumer activities in Indonesia.

Keywords Consumer ethics · Religiousness · Materialism · Long-term orientation · Indonesia

Introduction

Research on consumer ethics has increased in the last few decades as businesses began to understand the impact on consumer choices (e.g., Lu and Lu 2010; Muncy and Vitell 1992; Vitell et al. 2006; Vitell 2009). In particular, various studies indicated a link between religion and business (Parboteeah et al. 2008; Vitell et al. 2001). Prominent researchers in the area of ethics, Hunt and Vitell (1993) included religion in their revised general theory of ethics, arguing that the strength of religiousness resulted in differences in individuals' decision making processes when they faced business decisions involving various ethical issues.

Nonetheless, evidence produced conflicting results when individuals perceived as high in religiousness committed unethical acts. One such anomaly is Indonesia, noted as a religious country with a high number of people believing in God (Suryadinata et al. 2003; Hermawan 2013). More than nine in ten people in Indonesia report religion is very important and influences their political, cultural, and economic life (Pew Research 2008). Nonetheless, various unethical practices remain prevalent and ingrained in everyday lives. For example, software piracy in Indonesia rose 1 % to 87 % in 2010 with the commercial value of unlicensed software installed on personal computers reaching \$1.32 billion US (Business Software Alliance 2011). Another study revealed that over 95 % of movies sold on DVD in Indonesia were pirated copies and only 14 % of respondents considered genuine copies when buying products (McGuire 2009). Business Software Alliance's (2011) global study noted that the most frequent software pirates were disproportionately young and male and twice as likely to live in emerging economies. In addition, Indonesia faces several moral and ethical challenges. Corruption, a lack of

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transparency, an inability to enforce contracts, cronyism, and nepotism are some of the major concerns in conducting business in Indonesia. This has caused widespread cynicism and complicity in a culture accustomed to official dishonesty. Thus, previous evidence seemed to contradict the theory that religiousness would positively affect ethical decision making.

Therefore, the main purpose of this study is to examine the role of religiousness, materialism, and long-term orientation in consumer ethics, by extending the work of Vitell et al. (2006, 2007) and Lu and Lu (2010). Specifically, this research will provide us a greater understanding on the effects or impact of religiousness and non-religiousness dimensions (namely materialism and long-term orientation) on consumer ethics.¹ The study can benefit businesses operating in Indonesia, especially in encouraging consumers to make ethical purchases. In addition, the study will contribute to the body of knowledge that investigates the link between religiousness, materialism, long-term orientation and consumer ethics.

Literature Review

To acquire further insights into the role of religiousness, materialism, and long-term orientation in consumer ethics, the “Literature Review” section will offer definitions and previous research findings on these issues. This section will begin by outlining the extant literature on consumer ethics followed by religiousness (intrinsic and extrinsic), materialism and finally, long-term orientation.

Consumer Ethics

Consumer attitudes toward unethical practices have received considerable attentions in the last few decades (Rawwas et al. 1995; Vitell 2003). Muncy and Vitell (1992) defined consumer ethics as “the moral principles and standards that guide behaviour of individuals or groups as they obtain, use and dispose of goods and services” (p. 298), and designed the most widely used construct of consumer ethics scales (CES). The scale examined consumers’ ethical beliefs regarding questionable behavior. The scale consisted of four dimensions, including (a) actively benefiting from illegal activities (ACTIVE), (b) passively benefiting (PASSIVE), (c) actively benefiting from deceptive (or questionable, but legal) practices (LEGAL), and (d) no harm/no foul activities (NO HARM). Most consumers reported it was more ethical to benefit from a passive activity than from an active/illegal activity. In addition, consumers noted that benefiting from a passive activity was more unethical than benefiting from deceptive

but legal activities. Furthermore, the perception of no harm/no foul involvement was generally acceptable and considered more ethical than the other three beliefs (Vitell and Paolillo 2003).

In 2003, Vitell summarized extant research on consumer ethics. The results showed research on consumer ethics mainly focused on consumers in developed countries, such as the United States (Albers-Millers 1999; Bateman et al. 2002; Dodge et al. 1996; Gardner et al. 1999; Muncy and Vitell 1992; Muncy and Eastman 1998; Rallapalli et al. 1994; Rawwas and Singhapakdi 1998; Strutton et al. 1994; Vitell and Muncy 1992; Vitell et al. 2001); Australia (Rawwas et al. 1996); Singapore (Ang et al. 2001); Hong Kong (Chan et al. 1998; Bateman et al. 2002); Japan (Erffmeyer et al. 1999); Germany, Denmark, Scotland, The Netherlands, Spain, Italy, Greece, and Portugal (Polonsky et al. 2001); Northern Ireland (Rawwas et al. 1998); and Belgium (Van Kenhove et al. 2001). Some studies investigated the issue in developing countries in the Middle-East, such as Egypt (Al-Khatib et al. 1995; Al-Khatib et al. 1997; Al-Khatib et al. 2002; Rawwas 2001; Rawwas et al. 1994); Lebanon (Rawwas 2001; Rawwas et al. 1998); and Saudi Arabia, Oman, and Kuwait (Al-Khatib et al. 2005).

Only a few researchers examined consumers in Asia, including Malaysia (Singhapakdi et al. 1999), and Indonesia (Lu and Lu 2010; Rawwas 2001; Bucic et al. 2012). Lu and Lu (2010) found that Indonesian consumers who displayed high ethical concern over actively benefiting from illegal activities had high levels of materialism. Moreover, materialistic consumers were more likely to engage in questionable unethical activities.

Ethical judgement of consumers in the Asian market still received less attention than other regions did (Lu and Lu 2010). Thus, Vitell (2003) recommended more cross cultural research to examine the universality, or lack thereof, of consumer ethics. Moreover, most empirical research on consumer ethics adopted the consumer ethics scale of Muncy and Vitell (1992). Recently, Vitell and Muncy (2005) updated the scale by adding new items, which grouped into three distinct categories: (a) downloading/buying counterfeit goods, (b) recycling/environmental awareness, and (c) doing the right thing/doing good. The current study is one of the first few research utilizing the updated CES developed by Vitell and Muncy (2005).

Intrinsic and Extrinsic Religiousness

Allport and Ross (1967) defined religious orientation as the extent to which a person lives out his or her religious beliefs. Similarly, McDaniel and Burnett (1990) defined religiousness as a belief in God followed by a commitment to follow rules and principles believed set by God. Decades of studies examined the influence of religions on an individual’s ethical

¹ We thank an anonymous reviewer for this suggestion.

judgement, beliefs, and behavior (e.g., Hunt and Vitell 1986, 1993; McNichols and Zimmerer 1985; Rashid and Ibrahim 2007; Rawwas 1996; Vitell and Paolillo 2003; Vitell et al. 2005, 2006). Studies show that religiousness would have a positive effect on an individual's standard of ethics (Huffman 1988; Giorgi and Marsh 1990). Religious motivations can be viewed in terms of intrinsic and extrinsic religiousness which could differentiate religious motivation (Allport and Ross 1967). The "extrinsically motivated person uses his religion, while intrinsically motivated person lives his religion" (Allport 1950, p. 434). Therefore, there are different levels of religiousness. Intrinsically religiousness is the highest form of cognitive dimension. Someone with high intrinsic religiousness will consider the benefits of religion (e.g., meeting friends, etc.) less importance compared to their relationship with "God". An individual with strong intrinsic religiousness tended to live daily life according to her or his religion (Vitell et al. 2005). In contrast, extrinsic religiosity is a behavioral dimension of religiousness. An individual with strong intrinsic religiousness tended to live daily life according to her or his religion. In contrast, an individual with strong extrinsic religiousness might be more influenced by social determinants and participate in religious activities to meet personal needs (e.g., source of comfort and peace) or for social goals (e.g., social support). Vitell et al. (2005) confirmed that intrinsic religiousness was a significant personal characteristic that could explain consumer ethical judgements. In 2007, Vitell et al. included a new dimension on the consumer ethics scale, namely doing good/recycling. However, their study showed that intrinsic religiousness was not a significant predictor of the new dimensions.

Recently, Lu and Lu (2010) analyzed consumer ethics in Indonesia but did not include the level of religiousness in their study. Religion plays a significant role in Indonesian life. Although a Gallup World survey showed that 99 % of the respondents considered religion an important part of their daily life (Crabtree 2010), most studies on consumer ethics failed to include religiousness as a determinant of consumer ethics (Cornwell et al. 2005; Goodwin and Goodwin 1999). Similarly, Vitell and Paolillo (2003) noted few studies examined the role of religiousness in consumer ethics in spite of the fact that religiousness played a critical role in forming consumer values and beliefs. Therefore, there is a need to examine the effect of religiousness on consumer ethics.

Vitell et al. (2005) argued that individuals with a high degree of extrinsic religiousness might not be as committed to a religion as they appeared to be. Their study found that intrinsic religiousness was a determinant of consumer ethical beliefs, while extrinsic religiousness was not. In another study, Vitell et al. (2007) reported extrinsic religiousness was a significant predictor of consumer ethical dimensions (i.e., doing good/recycling) but not significant for the other four dimensions of consumer ethical beliefs. The extrinsic

construct did not exactly measure religiousness but it measured an individual's attitude toward religion as a source of comfort and social support (Donahue 1985). Moreover, most studies on consumer ethics and religiousness have not examined the differences between the effects of the two extrinsic religiousness on consumer ethics. Kirkpatrick (1988) suggested that extrinsic religiousness, as measured by Allport and Ross (1967), divided into two main categories, extrinsic personally oriented and extrinsic socially oriented. Similarly, other studies consistently distinguished different forms of extrinsic orientation, namely extrinsic social (Es), which showed religion used to fulfill an individual's social needs (e.g., meeting friends) and extrinsic personal (Ep), which indicated a religion used to fulfill personal needs (e.g., comfort) (Fulton and Gorsuch 1999; Gorsuch and McPherson 1989; Socha 1999).

Materialism

Materialism has received consistent attention in consumer research (e.g., Belk 1985; Burrough and Rindfleisch 2002; Lu and Lu 2010; Muncy and Vitell 1992; Vitell et al. 2006). Ward and Wackman (1971) operationally defined materialism as "an orientation which views material goods and money as important for personal happiness and social progress" (p. 422) or, according to Richins and Dawson (1992), materialism could be a "set of centrally held beliefs about the importance of possession on one's life" (p. 308). Similarly, Moschis and Churchill (1978, p. 607) defined materialistic attitude as "orientation emphasizing possessions and money for personal happiness and social progress" (1978). Materialism could link to certain types of unethical behaviour and could become the focus of one's life, above religion, friends, and other achievements (Barrett 1992; Richins and Dawson 1992).

Research on materialism and ethics produced mixed results. Some studies suggested that materialism and consumer ethics negatively correlated, where materialistic consumers are often willing to bend ethical rules to increase their possessions. For example, Ferrell and Gresham (1985) found managers who felt pressured to succeed (i.e., make profit) were more likely to exhibit unethical behavior. There is greater possibility for them to engage in unethical behavior to achieve the desired profitability. Similarly, Martin (2003) reported that materialism and ethics negatively correlated among generation X in the United States and among consumers in China (Forden 1993). Environmentalism also negatively correlated with materialism (Banerjee and McKeage 1994). When possessions become the focus of one's life, they become more important than religion and relationships with friends (Richins and Dawson 1992).

In contrast, another group of studies suggested that materialism had no relationship to ethical judgement. For example,

LaBarbera and Gurhan (1997) found the non-generosity and envy dimensions of materialism negatively related to the well-being of “born-again” Christians but not for Christians that did not profess to being born again. Similarly, Mick (1996) found that, after controlling for the effects of socially desirable responding, no correlation existed between materialism and self-esteem. Also, Pinto et al. (2000) found no significant differences between students with low materialism versus student with high materialism on the number of credit cards owned and the amount owed.

As a result, studies suggested that materialism was a constructed manifestation that differed according to the culturally based value systems of a particular society (Burrough and Rindfleisch 2002; Holt 1998). Therefore, more studies are needed to examine incongruent results using research in different contexts (Vitell 2003).

Long-Term Orientation

Hofstede (1980) initially developed long-term orientation (LTO), rooted in Confucian values concerning time, tradition, perseverance, saving for future, and allowing others to “save face.” Hofstede (2001) defined LTO as “the fostering of virtues oriented towards future rewards, in particular, perseverance and thrift” (p. 359). Its opposite pole, Short-Term Orientation, stands for “the fostering of virtues related to the past and the present, in particular, respect for tradition, preservation of face and fulfilling social obligations” (Hofstede 2001, p. 359). Bearden et al. (2006) added to the definition as “the cultural value of viewing time holistically, valuing both the past and the future rather than deeming actions important only for their effects in the here and now or the short term. As such, individuals scoring high in LTO value planning, tradition, hard work for future benefit, and perseverance” (p. 457). In summary, the conceptualization of LTO was as a forward-looking (i.e., future, long-term) and past-looking (i.e., now, short-term) view with two sub-dimensions, tradition and planning (Bearden et al. 2006). However, in the last few years, academics have relied predominantly on Hofstede’s (1980) conceptualization of LTO (Bond 2002). Nevins et al. (2007) suggested that consumers high in the planning and traditional aspects of LTO would also hold high levels of ethical values. Researchers theorized that those with higher LTO in Asia would have a higher level of ethical values (Moon and Franke 2000; Tsui and Windsor 2001). Chinese business managers who have high LTO were found to have higher standards of business ethics (Ip 2003). Moreover, LTO is also correlated with environmental responsibility and integrity (Christie et al. 2003).

Most studies on LTO used Hofstede’s typology, which focused on cultural groupings and not on individuals. Nevertheless, studies revealed limitations surrounding

Hofstede’s scale, which indicated problems of applying aggregate-level measure to the individual level (Bearden et al. 2006; Bond 2002). Consequently, Bearden et al. (2006) proposed a new construct to examine differences in behavior caused by time orientation in individuals, such as tradition or respecting someone’s past, and planning, which includes preparing for the future. Despite the postulating and theorizing, there was still little empirical evidence examining the impact of long-term orientation on consumer ethics at the individual level, especially in the context of developing countries. One study in the U.S. found that a long-term perspective on tradition and planning indeed influenced higher levels of ethical values (Nevins et al. 2007). Thus, this study will also examine the impact of LTO on consumer ethics.

Hypotheses

Based on the previously discussed theoretical and empirical literature, the study proposes several hypotheses which explore the impact of religiousness dimensions (i.e., intrinsic religiousness, extrinsic religiousness) and non-religiousness dimensions (i.e., materialism and long-term orientation) on consumer ethics.

Intrinsic religiousness

Personal religiousness provides a basic understanding to explore the nature of an individual’s ethical behavior (Magill 1992; Vitell and Muncy 2005). Studies found that intrinsic religiousness significantly influence consumers’ ethical judgement (Kennedy and Lawton 1998; Giorgi and Marsh 1990; Vitell, et al. 2005). People with high intrinsic religiousness tended to have more concern with higher moral standards (Weibe and Fleck 1980). Based on the previous discussion, it is reasonable to believe that individuals with high intrinsic religiousness would place a high degree of importance on religion thus making these individuals more ethically aware. Thus, we hypothesize the following:

H₁ Intrinsic religiousness is a positive determinant of consumer ethical beliefs regarding: (a) “active, illegal” dimension; (b) “passive” dimension; (c) “active, legal” dimension; (d) “no harm/no foul” dimension; (e) “downloading” dimension; (f) “recycling”; (g) “doing good”.

Extrinsic Religiousness

Vitell et al. (2005) suggest that individuals with a high degree of extrinsic religiousness might not necessarily be committed to his/her religion as they might appear to be, thus, might not be ethically sensitive compared to individuals with high intrinsic religiousness. Extrinsic religiousness was found to

be correlated less with religious commitment (Donahue 1985). Thus, we will test the following hypotheses:

H₂ Extrinsic religiousness (social and personal) is not a significant determinant of consumer ethical beliefs regarding: (a) “active, illegal” dimension; (b) “passive” dimension; (c) “active, legal” dimension; (d) “no harm/no foul” dimension; (e) “downloading” dimension; (f) “recycling”; (g) “doing good”.

Materialism

Some studies showed that materialism is negatively correlated with the ethical standard of consumers (Muncy and Eastman 1998). Individuals with more materialistic value differed from those who were less materialistic. Certain unethical behaviors are associated with higher levels of materialism (Barret 1992). Despite inconclusive findings, as previously discussed, on the impact of materialism on consumer ethics, we offer the following hypotheses:

H₃ Materialism is a negative determinant of consumer ethical beliefs regarding: (a) “active, illegal” dimension; (b) “passive” dimension; (c) “active, legal” dimension; (d) “no harm/no foul” dimension; (e) “downloading” dimension; (f) “recycling”; (g) “doing good”.

Long-Term Orientation

Findings showed that individuals with higher LTO orientation have been shown to have high levels of ethical values (Moon and Franke 2000; Nevins et al. 2007; Tsui and Windsor 2001). Unethical behavior violated the traditional values of honesty and integrity that high LTO individuals care about (Nevins et al. 2007). Individuals who value LTO will exhibit a high degree of ethical values. Thus, we propose the following hypotheses:

H₄ Long-term orientation (tradition and planning) is a positive determinant of consumer ethical beliefs regarding: (a) “active, illegal” dimension; (b) “passive” dimension; (c) “active, legal” dimension; (d) “no harm/no foul” dimension; (e) “downloading” dimension; (f) “recycling”; (g) “doing good”.

Methodology

Research Context

Indonesia is the fourth most populous nation in the world with around 240 million people and the largest country in Southeast Asia (Population Reference Bureau 2011). Indonesia is a country of cultural diversity and home to the

largest Muslim population in the world with 86.1 % of the population, followed by 8.7 % Christian/Catholic, 1.8 % Hindu, and 3.4 % other. With the exception of China, the Indonesian economy is growing faster than other major emerging market economies with 6.5 % growth in 2011 (CIA World Factbook 2013). The Gross Domestic Product (GDP) per capita was \$5,000 (est) in 2012, with unemployment rate of 6.1 % and 11.7 % lived below the poverty line in 2012 (CIA World Factbook 2013).

Sample

Data derived from a convenience sampling at three large universities (i.e., one public and two private universities) in Yogyakarta, Indonesia. Researchers hand-delivered approximately 450 questionnaires to students in classrooms and public spaces (e.g., canteens and lounge rooms) of the universities. Of the 450 questionnaires, participants returned 397, indicating a response rate of 88.2 %. However, of the 397 questionnaires returned, only 356 were usable offering an overall response rate of 79 %. Male and female respondents were almost equal in number, 55 and 45 %, respectively. Most were single (97 %) with 48 % between the ages of 18–20 years and 39 % between the ages of 21–23. The majority was Muslims (49 %), followed by Christians/Catholics (29 %). Table 1 summarizes the demographic profile of respondents.

Measurement Instrument and Reliability

The instrument comprised six sections. The first section included the revised Muncy and Vitell (1992) consumers’

Table 1 Demographic Profile

Demographic	Percentage
Age	
18–20 years old	48
21–23 years old	39
24–26 years old	9
26 and above	4
Gender	
Male	55
Female	45
Marital status	
Single	97
Married	3
Religion	
Islam	49
Christian/Catholic	29
Buddhism	12
Hinduism	8
Others	2

ethical beliefs scale available in Vitell and Muncy (2005) and using a 28-item scale. The reliability of the five dimensions on the consumer ethics scale was as follows: ACTIVE (5 items; $\alpha = 0.715$), PASSIVE (2 items; $\alpha = 0.614$), LEGAL (2 items; $\alpha = 0.727$), NO HARM/NO FOUL (3 items; $\alpha = 0.534$), DOWNLOADING (2 items; $\alpha = 0.409$), RECYCLING (2 items; $\alpha = 0.722$), and DOING GOOD (3 items; $\alpha = 0.626$). Respondents rated each behavior on a 5-point Likert-type scale ranging from 1 = strongly disagree to 5 = strongly agree. Therefore, a high score on the scale indicated that consumers considered a particular action as more acceptable or less unethical. In this study, no harm/no foul and downloading has low reliability. Due to the prevalence of software piracy in Indonesia, some of the items in the no harm/no foul are more acceptable than the other such as ‘Installing software on your computer without buying it’; ‘Burning a CD instead of buying it’; ‘Using computer software or games that you did not buy’; versus ‘Spending over an hour trying on different dresses and not purchasing any’. Similarly, the downloading dimensions also produced low reliability as the scale measures two different behaviors: ‘Downloading music from the internet instead of buying it’ and ‘Buying counterfeit goods instead of buying the original manufacturers’ brands’. Thus, future research should be aimed at developing an updated scale specifically looking at the ethicality of buying pirated software and buying counterfeit brands.

The second section included Moschis and Churchill’s (1978) six-item materialistic attitude scale with a Cronbach alpha reliability coefficient of 0.890 (3 items). The third section included the revised Allport and Ross (1967) scale, measuring intrinsic, extrinsic social, and extrinsic personal dimensions. The revised intrinsic/extrinsic religiousness scales adapted from Allport and Ross (1967) by Kirkpatrick (1988) measured religiousness. Allport’s Religious Orientation Scale (ROS) is one of the most frequently used measures to determine the degree to which a person internalizes and practices religious beliefs and values (Donahue 1985; Vitell 2009). As previously discussed, extrinsic religiousness divided into two categories, “Es” for socially oriented extrinsic items and “Ep” for personally oriented extrinsic items. Slight changes in the wording allowed the scales to measure religion in general rather than a specific religion. For example, the wording “attending church” changed to “attending religious services” (Vitell et al. 2005). The intrinsic dimension contained eight items, exemplified by items such as “I try hard to live all my life according to my religious beliefs.” This dimension exhibited a reliability coefficient of 0.831. The extrinsic dimension included six items. Items such as “I go to religious services mostly to spend time with my friends” exemplified extrinsic social with a reliability of 0.929.

Items such as “I pray mainly to gain relief and protection” exemplified extrinsic personal with a reliability of 0.772.

The fourth section contained eight items of the long-term orientation scale by Bearden et al. (2006) to measure tradition and planning. Reliability of the LTO tradition was 0.509 and LTO planning was 0.628. The last section consisted of various demographic measures (i.e., age, gender, marital status, and religion). The scale items are listed in Table 2.

Results and Discussion

Researchers employed separate multiple regression analyses to review the data and test the hypotheses for intrinsic religiousness, extrinsic social and personal religiousness, materialism, and long-term orientation tradition and planning scales as the independent variables and the seven dimensions of consumer ethics as the dependent variables. Table 3 shows the correlation matrix for the independent and dependent variables with coefficient alphas appearing on the diagonal. Examining the relationships between the independent variables and each of the seven dependent variables required running seven separate multiple regression analyses.

Consumer Ethics Dimensions

All of the dimensions of the CES yielded high and low value models with the independent construct as determinants. The seven models had R^2 values of 0.423 (active), 0.236 (passive), 0.302 (legal), 0.302 (no harm/no foul), 0.099 (downloading), 0.148 (recycling), and 0.429 (doing good). Table 4 reports the results of these regression analyses.

Religiousness

Table 4 shows that intrinsic religiousness significantly explained consumer ethical beliefs for actively/illegal, passive, active/legal and doing good but not for no harm/no foul, downloading, and recycling. Similar to Vitell et al.’s (2006, 2007) findings, the study also found that the stronger an individual’s sense of intrinsic religiousness, the more likely he or she was to judge various “questionable” consumer activities as wrong; thus, generally supporting $H_{1a_active,illegal}$, $H_{1b_passive}$, $H_{1c_active,legal}$, and $H_{1g_doinggood}$. There was no support, however, for H_{1d_noharm} , $H_{1e_downloading}$, and $H_{1f_recycling}$. Similar to Lu and Lu’s (2010) findings, questions related to no harm/no foul and downloading or software piracy-related questions showed higher mean values compared to other consumer ethics dimensions. Therefore, Indonesian consumers perceive these activities as acceptable, which explains why the digital software piracy in general and software piracy in particular is extremely high in

Table 2 Scale Items

 CONSUMER ETHICS (Vitell and Muncy 2005); 1 = strongly disagree; 5 = strongly agree

Active, illegal

- Returning damaged merchandise when the damage is your fault
- Giving misleading price information to a clerk for an unpriced item
- Using a long distance access code that does not belong to you
- Drinking a can of soda in a store without paying it
- Reporting a lost item as stolen to an insurance company in order to collect the money

Passive

- Lying about a child's age in order to get a lower price
- Not saying anything when the waitress miscalculates the bill in your favor
- Observing someone shoplifting and ignoring it
- Getting too much change and not saying anything

Active, legal

- Using an expired coupon for merchandise
- Returning merchandise to a store by claiming it was a gift when it was not
- Using a coupon for merchandise you did not buy
- Not telling the truth when negotiating the price of a new automobile
- Stretching the truth on an income tax return

No harm/no foul

- Installing software on your computer without buying it
- Burning a CD instead of buying it
- Using computer software or games that you did not buy
- Spending over an hour trying on different dresses and not purchasing any

Downloading

- Downloading music from the internet instead of buying it
- Buying counterfeit goods instead of buying the original manufacturers brands

Recycling

- Buying products labeled as "environmentally friendly" even if they do not work as well as competing products
- Purchasing something made of recycled materials even though it is more expensive
- Buying only from companies that have a strong record of protecting the environment
- Recycling materials such as cans, bottles, newspapers, etc.

Doing Good

- Returning to the store and paying for an item that the cashier mistakenly did not charge you for
 - Correcting a bill that has been miscalculated in your favor
 - Giving a larger than expected tip to a waiter or waitress
 - Not purchasing products from companies that you believe do not treat their employees fairly
-

 MATERIALISM (Moschis and Churchill 1978); 1 = strongly disagree; 5 = strongly agree

- It is really true that money can buy happiness
 - My dream in life is to be able to own expensive things
 - People judge others by the things they own
 - I buy some things that I secretly hope will impress other people
 - Money is the most important thing to consider in choosing a job
 - I think others judge me as a person by the kinds of products and brands I use
-

 LONG-TERM ORIENTATION (Bearden et al. 2006); 1 = strongly disagree; 5 = strongly agree

Long-term (tradition)

- Respect for tradition is important to me
 - Family heritage is important to me
-

Table 2 continued

LONG-TERM ORIENTATION (Bearden et al. 2006); 1 = strongly disagree; 5 = strongly agree

I value a strong link to my past
 Traditional values are important to me
 Long-term (planning)
 I plan for the long term
 I work hard for success in the future
 I do not mind giving up today's fun for success in the future
 Persistence is important to me

RELIGIOUSNESS (Allport and Ross, 1967); 1 = strongly disagree; 5 = strongly agree

Intrinsic religiousness

I enjoy reading about my religion
 It does not matter much what I believe so long as I am good (R)
 It is important to me to spend time in private thought and prayer
 I have often had a strong sense of God's presence
 I try hard to live all my life according to my religious beliefs
 Although I am religious, I do not let it affect my daily life (R)
 Although I believe in my religion, many other things are more important in life (R)

Extrinsic religiousness (social)

I go to a religious service because it helps me to make friends
 I go to a religious service to spend time with my friends
 I go to a religious service because I enjoy seeing people I know there

Extrinsic religiousness (personal)

What religion offers me most is comfort in times of trouble and sorrow
 I pray mainly to gain relief and protection
 Prayer is for peace and happiness

Indonesia, especially among young consumers. Interestingly, this study specifically showed that even individuals with high intrinsic religiousness did not consider downloading and not-recycling as unethical activities. Religious institutions need to emphasize that downloading pirated software is an act of "stealing" which therefore is incongruent with the religious teachings. In addition, recycling needs to be taught as an act of preserving and maintaining the earth which was given by "God". When believers changed their perspectives, their behaviors will be altered consequently. In addition, the Indonesian government and business communities need to educate people about intellectual property rights and the consequences of piracy on the Indonesian music, film, publishing, and other creative industries. All these efforts will significantly change consumer perspectives in Indonesia where a majority of them claimed to be religious. Overall, an intrinsic religious orientation appeared to explain consumer ethics beliefs in Indonesia, showing that religious orientation could cause viewing questionable behavior as wrong.

Moreover, results which examined extrinsic social and extrinsic personal religiousness produced mixed findings.

Results revealed that extrinsic social religiousness significantly explained consumer ethical beliefs for six of the seven dimensions with the exception of recycling. Findings did not support $H_{2a_active,illegal}$, $H_{2b_passive}$, $H_{2c_active,legal}$, H_{2d_noharm} , $H_{2e_downloading}$, and $H_{2g_doingggood}$ but did support $H_{2f_recycling}$. The signs of the respective beta weights were in the expected directions. Thus, an individual with a stronger extrinsic social religiousness would be more likely to view questionable consumer activities (i.e., active, passive, legal, and downloading) as acceptable (*not* wrong) actions. Moreover, they would be less likely to view no harm/no foul as wrong and less likely to support doing good to others. Subsequently, in contrast, extrinsic personal religiousness did not significantly explain all consumer ethics dimensions. Thus, the analyses supported all hypotheses: $H_{2a_active,illegal}$, $H_{2b_passive}$, $H_{2c_active,legal}$, H_{2d_noharm} , $H_{2e_downloading}$, $H_{2f_recycling}$, and $H_{2g_doingggood}$, which showed that extrinsic personal religiousness did not influence consumer ethics. Most of the directions of beta weights were in the expected directions. It reveals that extrinsic personal does not determine whether one views questionable consumer behaviors as wrong, which may

Table 3 Correlation matrix: correlation Table: I-tailed significance

Construct	1	2	3	4	5	6	7	8	9	10	11	12	13
1. ACTIVE	0.715												
2. PASSIVE	0.509**	0.614											
3. LEGAL	0.541**	0.612**	0.727										
4. NO HARM	-0.346**	-0.140**	-0.233**	0.534									
5. DOWNLOADING	0.125*	0.204**	0.160**	0.082	0.409								
6. RECYCLING	-0.178	-0.003	-0.059	0.080	0.071	0.722							
7. DOING GOOD	-0.515**	-0.453**	-0.481**	0.280**	-0.124*	0.022	0.626						
8. INTRINSIC	-0.515**	-0.401**	-0.457**	0.328**	-0.207**	0.070	0.534**	0.831					
9. EXTRINSIC (SOCIAL)	0.625**	-0.450**	0.501**	-0.503**	0.225**	-0.068	-0.593**	-0.608**	0.929				
10. EXTRINSIC (PERSONAL)	-0.487**	-0.353**	-0.410**	0.382**	-0.198**	0.114*	0.463**	0.827**	-0.599**	0.772			
11. MATERIALISM	-0.042	0.026	0.035	0.172**	0.171**	0.376**	-0.030	0.062	-0.085	0.117*	0.890		
12. LTO (TRADITION)	-0.484**	-0.306**	-0.377**	0.431**	-0.195**	0.057	0.444	0.531**	-0.602**	0.575**	0.043	0.509	
13. LTO (PLANNING)	-0.443**	-0.337**	-0.392**	0.315**	-0.159**	0.030	0.498**	0.509**	-0.556**	0.507**	-0.072	0.524**	0.628

Coefficient alphas appear on the diagonal

ACTIVE Active/Illegal, PASSIVE Passive, LEGAL Active/Legal, NO HARM No Harm/No Foul, INTRINSIC Intrinsic Religious Orientation, EXTRINSIC Extrinsic Religious Orientation, LTO Long-Term Orientation

* $p < 0.01$, ** $p < 0.005$

Table 4 Regression analyses

Model	Standardized beta	t-value	Significance
(a) Dependent variable: <i>active/illegal dimension</i>			
Constant		7.782	0.000
Intrinsic religiousness	-0.170	-2.258	0.025
Extrinsic religiousness (social)	0.402	6.852	0.000
Extrinsic religiousness (personal)	-0.007	-0.089	0.929
Materialism	0.003	0.068	0.946
Long-term orientation (tradition)	-0.111	-2.001	0.046
Long-term orientation (planning)	-0.072	-1.358	0.175
$R^2 = 0.423$	$F\text{-value} = 42.661$		
Adjusted $R^2 = 0.413$	Significance = 0.000		
(b) Dependent variable: <i>passive dimension</i>			
Constant		4.717	0.000
Intrinsic religiousness	-0.209	-2.414	0.016
Extrinsic religiousness (social)	0.312	4.625	0.000
Extrinsic religiousness (personal)	0.031	0.356	0.722
Materialism	0.011	1.178	0.239
Long-term orientation (tradition)	-0.075	0.174	0.862
Long-term orientation (planning)	-0.106	-1.227	0.220
$R^2 = 0.236$	$F\text{-value} = 18.001$		
Adjusted $R^2 = 0.223$	Significance = 0.000		
(c) Dependent variable: <i>active/legal dimension</i>			
Constant		6.073	0.000
Intrinsic religiousness	-2.222	-2.681	0.008
Extrinsic religiousness (social)	0.310	4.798	0.000
Extrinsic religiousness (personal)	0.019	0.203	0.818
Materialism	0.068	1.491	0.137
Long-term orientation (tradition)	-0.039	-0.645	0.159
Long-term orientation (planning)	-0.091	-1.571	0.117
$R^2 = 0.302$	$F\text{-value} = 25.119$		
Adjusted $R^2 = 0.290$	Significance = 0.000		
(d) Dependent variable: <i>no harm/no foul dimension</i>			
Constant		5.231	0.000
Intrinsic religiousness	-0.115	-1.388	0.166
Extrinsic religiousness (social)	-0.365	-5.654	0.000
Extrinsic religiousness (personal)	0.128	1.525	0.128
Materialism	0.127	2.767	0.006
Long-term orientation (tradition)	0.184	3.014	0.003
Long-term orientation (planning)	0.019	0.324	0.746
$R^2 = 0.302$	$F\text{-value} = 25.154$		
Adjusted $R^2 = 0.290$	Significance = 0.000		
(e) Dependent variable: <i>downloading</i>			
Constant		4.117	0.000
Intrinsic religiousness	-0.061	-0.651	0.516
Extrinsic religiousness (social)	0.148	2.021	0.044
Extrinsic religiousness (personal)	-0.063	-0.659	0.510
Materialism	0.200	3.842	0.000
Long-term orientation (tradition)	-0.063	-0.912	0.362
Long-term orientation (planning)	0.034	0.513	0.608
$R^2 = 0.099$	$F\text{-value} = 6.427$		
Adjusted $R^2 = 0.084$	Significance = 0.000		

Table 4 continued

Model	Standardized beta	<i>t</i> -value	Significance
(f) Dependent variable: <i>recycling</i>			
Constant		1.600	0.111
Intrinsic religiousness	−0.040	−0.436	0.663
Extrinsic religiousness (social)	0.017	0.239	0.812
Extrinsic religiousness (personal)	0.095	1.017	0.310
Materialism	0.372	7.348	0.000
Long-term orientation (tradition)	−0.003	−0.051	0.959
Long-term orientation (planning)	0.040	0.627	0.531
$R^2 = 0.148$	F -value = 10.073		
Adjusted $R^2 = 0.133$	Significance = 0.000		
(g) Dependent variable: <i>doing good</i>			
Constant		7.396	0.000
Intrinsic religiousness	0.287	3.843	0.000
Extrinsic religiousness (social)	−0.357	−6.120	0.000
Extrinsic religiousness (personal)	−0.093	−1.225	0.221
Materialism	−0.056	−1.360	0.175
Long-term orientation (tradition)	0.040	0.732	0.465
Long-term orientation (planning)	0.175	3.332	0.001
$R^2 = 0.429$	F -value = 43.669		
Adjusted $R^2 = 0.419$	Significance = 0.000		

explain why an individual perceived as having a high level of religiousness commits unethical acts. For example, recently, authorities detained a leader of a religious-based political party in Indonesia over a beef import corruption case (Bachelard 2013). Regardless of their core beliefs, these individuals have used religion as a means to achieve social acceptance and climb the social ladder, which brings various social, economic, and political benefits. Specifically, we argue that an extrinsic personal construct does not measure religiousness per se as suggested by Donahue (1985).

Materialism

Materialism significantly explained only no harm/no foul, downloading, and recycling. The signs of the beta weights were in the expected direction. Thus, someone with high materialistic value will view no harm/no foul and downloading as not being wrong and interestingly, she/he is more likely to recycle. Nonetheless, materialism did not significantly explain the active/illegal, passive, active/legal, and doing good. Thus, findings support H_{3d_noharm} and $H_{3e_downloading}$ but did not support $H_{3a_active,illegal}$, $H_{3b_passive}$, $H_{3c_active,legal}$, $H_{3f_recycling}$, and $H_{3g_doinggood}$. Consequently, a materialistic person is not always likely to view these questionable behaviors as *not* being wrong. It can be suggested that as an individual starts their materialistic quests, ethical values may become less important.

Nonetheless, in the context of a developing country, these individuals did not want to break the legal boundaries. They are willing to take advantage only when there are no legal consequences or at least when they perceive that the legal threat is minimum. Thus, they want to acquire material possessions within the acceptable boundaries of the society such as no harm/no foul, downloading, and recycling activities. Overall, materialism partially impacted individuals' views of the ethicality of questionable behavior.

Long-Term Orientation

Long-term (tradition) orientation did not significantly explain consumers' ethical beliefs except for the active/illegal dimension and the no harm/no foul dimension with the negative and positive beta values, respectively. Results revealed that an individual with a strong tradition was more likely to perceive active illegal dimension as being wrong but view no harm/no foul as *not* being wrong. Thus, findings supported $H_{4d_active/illegal}$ but not H_{4d_noharm} due to the opposite beta value. In summary, results did not support $H_{4b_passive}$, $H_{4c_active,legal}$, H_{4d_noharm} , $H_{4e_downloading}$, $H_{4f_recycling}$, and $H_{4f_doinggood}$. It shows that individuals who prize tradition are less likely to agree on actively benefiting illegal activities but are more likely to agree on no/harm no foul dimensions. Furthermore, long-term (planning) orientation did not significantly explain consumer's ethical

Table 5 Hypotheses testing results

Hypothesis	Description	Finding (β sign)	Conclusion
H₁	Intrinsic religiousness is a positive determinant of consumer ethical beliefs regarding:		
	(a) “active, illegal” dimension	(–)	Supported
	(b) “passive” dimension	(–)	Supported
	(c) “active, legal” dimension	(–)	Supported
	(d) “no harm/no foul” dimension	(n.s.)	Not supported
	(e) “downloading” dimension	(n.s.)	Not supported
	(f) “recycling” dimension	(n.s.)	Not supported
(g) “doing good” dimension	(+)	Supported	
H₂	Extrinsic religiousness (social and personal) is not a significant determinant of consumer ethical beliefs regarding:		
	(a) “active, illegal” dimension	Soc (+), Per (n.s.)	Soc (not supported), Per (supported)
	(b) “passive” dimension	Soc (+), Per (n.s.)	Soc (not supported), Per (supported)
	(c) “active, legal” dimension	Soc (+), Per (n.s.)	Soc (not supported), Per (supported)
	(d) “no harm/no foul” dimension	Soc (–), Per (n.s.)	Soc (not supported), Per (supported)
	(e) “downloading” dimension	Soc (+), Per (n.s.)	Soc (not supported), Per (supported)
	(f) “recycling” dimension	Soc (n.s.), Per (n.s.)	Soc (supported), Per (supported)
(g) “doing good” dimension	Soc (–), Per (n.s.)	Soc (not supported), Per (supported)	
H₃	Materialism is a negative determinant of consumer ethical beliefs regarding:		
	(a) “active, illegal” dimension	(n.s.)	Not supported
	(b) “passive” dimension	(n.s.)	Not supported
	(c) “active, legal” dimension	(n.s.)	Not supported
	(d) “no harm/no foul” dimension	(+)	Supported
	(e) “downloading” dimension	(+)	Supported
	(f) “recycling” dimension	(+)	Not supported
(g) “doing good” dimension	(n.s.)	Not supported	
H₄	Long-term orientation (tradition and planning) is a positive determinant of consumer ethical beliefs regarding:		
	(a) “active, illegal” dimension	Tra (–), Pla (n.s.)	Tra (supported), Pla (not supported)
	(b) “passive” dimension	Tra (n.s.), Pla (n.s.)	Tra (not supported), Pla (not supported)
	(c) “active, legal” dimension	Tra (n.s.), Pla (n.s.)	Tra (not supported), Pla (not supported)
	(d) “no harm/no foul” dimension	Tra (+), Pla (n.s.)	Tra (not supported), Pla (not supported)
	(e) “downloading” dimension	Tra (n.s.), Pla (n.s.)	Tra (not supported), Pla (not supported)
	(f) “recycling” dimension	Tra (n.s.), Pla (n.s.)	Tra (not supported), Pla (not supported)
(g) “doing good” dimension	Tra (n.s.), Pla (+)	Tra (not supported), Pla (supported)	

Soc Social, Per Personal, Tra Tradition, Pla Planning, n.s. not significant

beliefs with the exception of doing good. Thus, someone with high long-term planning was more likely to view doing good as *not* being wrong, supporting H_{4g_doinggood} but not supporting H_{4a_active,illegal}, H_{4b_passive}, H_{4c_active,legal}, H_{4d_noharm}, H_{4e_downloading}, and H_{4f_recycling}. In the context of Indonesia, an individual who prized tradition and planning did not always possess higher ethical values. Table 5 summarized all hypotheses.

Conclusions

Given the above results, our study makes some contributions to the study of the relationship between religiousness, materialism, long-term orientation and consumer ethics. In addition, the reliability values of consumer ethics show some insights into how Indonesians perceived consumer ethics and the influence of religiousness, materialism, and

long-term orientation on ethics.² The dimension from the highest to lowest are doing good, followed by active, legal, no harm, and passive, while recycling and downloading were the last two. Our empirical analysis generates four major results. First, intrinsic religiousness appeared to explain particular attitudes toward questionable behaviors. Those having stronger intrinsic religiousness were more likely to believe that the consumer activities presented were unethical (i.e., active, passive, legal dimensions) and ethical for “doing good” dimension. The no harm/no foul dimension failed to relate significantly to an intrinsic religious orientation, which is consistent with Vitell et al.’s (2006, 2007) findings. In the context of Indonesia, respondents perceived no harm/no foul dimensions, downloading, and recycling as not harmful to others.

Second results which examined extrinsic social and extrinsic personal religiousness produced mixed findings. On the one hand, extrinsic social was a factor in determining an individual’s attitude toward questionable consumer practices, except for recycling. On the other hand, the dimension of extrinsic personal did not significantly explain any of the consumer ethics dimensions. Thus, extrinsic personal does not determine whether one views questionable consumer behaviors as wrong.

Third, Vitell et al. (2005), using a sample from a developed country (i.e., the US), found that materialism explained passive, active/legal, and no harm. Nonetheless, the results of our study revealed that materialism did not explain various unethical behaviors except for the no harm/no foul and the new dimensions of downloading and recycling dimensions.

Finally, long-term orientation (tradition) explained only the active and no harm/no foul dimensions, while long-term orientation (planning) explained only the doing good dimension.

Consequently, when we asked the question, “is it the end of religion?” we may suggest that religiousness still influences consumers’ ethical decision making in Indonesia. As previously mentioned, those with higher intrinsic religiousness and extrinsic social religiousness have different attitudes toward consumer ethics. Interestingly, individuals who live in developing countries perceive these ethical and unethical activities differently than individuals in the developed countries. Consumers in Indonesia have not seen the ethical ramifications of downloading and recycling activities. As recent phenomena, the two activities have not been strongly embedded in most religious teachings. Thus, reducing the importance of buying genuine products and recycling. In addition, the young generations may have different personal values and may have

different views of the “right and incorrect” attitudes toward stealing and recycling activities.³

Our study adds to conceptual base of what may explain the formation of unethical activities. It is not that these individuals want to commit unethical behaviors but they still categorize these activities as ethically acceptable by the society. Through this study, business school teachers, religious leaders, and public policy makers can benefit through better understanding of how individuals with intrinsic and extrinsic religiousness view consumer ethics. Applying this understanding could lead to better ethical choices among consumers in Indonesia.

Limitations and Future Research

Limitations are inevitable in any convenience sampling. Similar to other ethical studies that used student populations (e.g., Burnett et al. 2003; Nevins et al. 2007), our samples derived from student populations in one city in Indonesia. The absence of correlation between long-term orientation and consumer ethics might be due to the younger population in this study because they may lack well-formulated long-term orientation (Nevins et al. 2007). In addition, we did not include the ethnic origin of the respondents. As previously mentioned, Indonesia is an ethnically diverse country, thus ethnicity may influence religiousness and vice versa.⁴ Thus limits the generalizability of the findings. Future research should obtain data from other demographic categories (i.e., age, income, and ethnic) in other cities in Indonesia, which may produce more generalizable results. Therefore, expanding the sample demographics is necessary. In addition, future research may closely examine why those with higher intrinsic religiousness still commit unethical acts. Despite the mentioned limitations, our results revealed intrinsic religiousness has an important influence on consumer ethics and thus individuals’ religiousness cannot be dismissed in consumer ethics’ research especially in the context of developing countries.

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