ETHICS BUYING OF MEDIATED SELF-CONCEPT AND RELIGIUSITY AND MORAL INTENSITY IN LOTTE MART SOUTH JAKARTA

Endang Ruswanti, Nia Puspita Hapsari, Moehammad Unggul Januarko, Medina Diyah Kusumawati

ESA UNIC SSBRN

Social Science & Business Research Network

Dear Endang Ruswanti, Nia Puspita Hapsari and Moehammad Unggul Januarko,

- ** Your paper ID: UB-037
- ** **Title:** Ethics Buying of Mediated Self-Concept and Religiosity and Moral Intensity in Lotte Mart South Jakarta

Thank you for submitting your article to the BRAWIJAYA International Conference on Economics, Business and Finance 2020 (BICEBF 2020).

The article is accepted to be presented at our symposium on December 4–5, 2020 [online]. The final conference program will be sent to registered participants 7 days before the conference date.

Please upload your payment slip to https://member.SSBRN.com or email to secretariat@ssbrn.com along with the paper ID. The invoice for the registration is sent to your email. Please contact secreatariat@ssbrn.com if you have not received it.

If you have any other inquiries, please do not hesitate to contact us.

We look forward to meeting you at the conference.

November 9, 2020 BICEBF 2020

SOCIAL SCIENCE and
SS BRN
Business Research Network

Dr. Yudha Aryo Sudibyo

ETHICS BUYING OF MEDIATED SELF-CONCEPT AND RELIGIUSITY AND MORAL INTENSITY IN LOTTE MART SOUTH JAKARTA

Endang Ruswanti ¹; Nia Puspita Hapsari²; Mochammad Unggul Januarko³

1,2,3. Esa Unggul University, Jakarta, Indonesia

e-mail: endang.ruswanti@esaunggul.ac.id¹; nia.puspita@ esaunggul.ac.id²; unggul.januarko@esaunggul.ac.id³

Abstract. Some retailers sometimes steal baby milk, baby supplies, and other valuable products. Whether consumers who have moral intensity, religios, influence self-concept affect purchasing ethics, for that we want to test further. Quantitative research method with 150 respondents consisting of 94 women and 56 men, analyzer with Structure Equation Model with Amos. The results showed that moral intensity had an effect on religiosity. Moral intensity has no effect on self-concept, relegativity affects self-concept. Self concept influences purchasing ethics. The limitations of this study have not tested the seller's ethical attitude and some variables have not been tested and the respondents are very limited.

Key Words: Ethic Buying, Self Concept, Religiusity, Moral Intensity

1. Introduction

Vitell, Lumpkin, and Rawwas (1991) emphasize that there is a contradiction in the literature on ethical attitudes of consumers in shopping at retail bias unethical potential happening. Rao and Al-Wugayan (2005) also explained that there is a motivation to test the ethics of consumers in store shopping. The problem of research is the modern stores sometimes often occur unintentional thefts that occur due to consumer negligence. If Kavak et al (2009) study has examined the effects of moral development, self-monitoring, self-concept on shopping ethics, self-monitoring findings, consumer moral, self-concept mediated by ethical attitudes. There are still few who test the effect of moral intensity, religiosity, self-concept associated with ethical shopping attitude. Traditional stores have different characteristics with modern stores or retail that allows consumers to choose the products needed. Sometimes the consumer happens when the shopping has been drinking forgot to pay or there are deliberately engineered to change the price tags, dabble clothes but not so to buy, experimenting with electronic devices do not buy. His findings suggest that such actions are mostly illegal.

But is it true that consumers who have a high spirituality feel embarrassed if doing engineering, theft in the store, forgot not to pay. Consumers who have high spirituality, moral intensity, high self-concept influence attitude ethics. Kavak et al (2009) found self-monitoring, moral intensity, self-concept influencing attitude ethics. This research will test the intensity of morality, spirituality, self-concept to attitude ethics. Although several studies have examined the relationship between moral intensity and ethical attitudes (Chen, Shang, & Lin, 2008; Kavak, Bayhan, & Atakan, 2003; McGregor, 2006). But it needs to be tested whether spirituality influences attitude ethics. The contribution of this study is expected to close the gap that exists in the theory of marketing ethics as proposed by Vitell et al (1991). Rao and Al-Wugayan (2005) emphasize that marketing is a process of exchange between buyers and sellers, and unethical behavior can be demonstrated by both parties both sellers and buyers.

Therefore, ignoring consumers is likely to result in an incomplete understanding of a buying process (Vitell, 2003) and in the development of the effectiveness of marketing strategies. Swaidan, Rawwas, and Al-Khatib (2004). The last decade, ethic consumers have the uniqueness and as something important to be investigated further (Steenhaut and Kenhove, 2006). Vitell (2003) research involves consumer behavior that has emerged since 1990, among the first consumer ethics conducted research by Vitell and Muncy (1992). Among the

individual factors, research attention has included studies investigating the relationship of age, sex, nationality, religion, and education with ethical decision-making having conflicting results (Loe, Ferrell, and Mansfield, 2000; Rawwas and Singhapak, 1998; Vitell et al., 1991; Ford and Richardson, 1994). However, age appears to be the most significant on demographic variables, finding that older consumers are becoming more ethic (Vitell, 2003). Gender despite the results of research from several studies results support that women are more ethic than in men. Ekin and Tezolmez (1999) found that consumer ethics in the business manager level was significantly different with respect to gender, female managers had higher ethics than male managers.

2. Literature Review

2.1. Moral Intensity, Relegiosity, Mediating Self- Concept, Toward Buying Ethics

In recent years, extrinsic and intrinsic religiosity has been studied as a determinant of consumer ethics (Vitell, Paolillo, and Singh 2005; Vitell, Singh, and Paolillo, 2006; 2007). O'Fallon and Butterfield (2005) explains that consumer ethics has also been studied that is normative and descriptive for some period. Whereas consumer responsibility to stakeholders is under the umbrella of consumer ethics. Consumer responsibility to society as a whole as a social responsibility. Schlegelmilch and Magdalena (2010) about art have predicted a bright future for consumer ethics researchers. Several studies have examined ethics in general such as testing business ethics (Akram and Azad, 2011), comparisons of business ethics of Pakistan and other countries have been tested (Tabish, 2009). Cheema, Imtiaz, and Shafiq (2013) studies focus on consumer ethics, but the research is explorative and the research sample is drawn from two organizations operating in Faisalabad.

Karacaer, Gohar, Aygün, and Sayin (2009) have compared the effects of personal values on ethical decision-making between Turkish and Pakistani professionals. The role of religiosity and culture toward consumer purchasing behavior is tested (Ilyas, Hussain and Usman, 2011) and student dishonesty tested (Nazir and Aslam, 2010). Consumer ethics is defined as a natural inquiry and a reason of morality in which morality in the long run means moral judgment, standards, and rules of conduct (Taylor, 1975). Swaidan et al. (2004) found that despite extensive research on ethics in stores empirically, most focus on the seller side. Paolillo and Vitell (2002) explain that the reported moral intensity has an impact on purchasing behavior intentions. Dodge, Edwards, and Fullerton (1996) define consumer ethics as the truth or fault of a particular consumer action in a modern store. Muncy and Vitell (1992) define as the principles of morality and standard norms that combine individual behavior as they gain, use, and dispose of goods and services.

Ergeneli and Arikan (2002) also support the results of research for female non manager level more ethically than male counterparts. In another study using State samples, Vitell (2003) found gender not definitive, as far as other demographics such as education level and income of respondents, further research is needed because the results using these variables can be modified. In addition to demographic variables, a number of researchers have studied personal values on ethical decision-making, has proven personal values affecting various attitudes and behaviors (Kagitcibasi, 2004; Shafer, Fukukawa, and Lee, 2007) have examined personal character. Personal characteristics are the factors that influence ethical decision making and machiavellianism (Erffmeyer, Keillor, & LeClair 1999; Van Kenhove, Vermeir, & Verniers, 2001) and moral philosophy (Al-Khatib, Roberston, Al-Habib and Vitell, 2002; Swaidan et al., 2004). Vitell (2003) found that less machiavellian, less relativistic, and more idealist found consumers to be more ethical. Cross-cultural studies comparing different cultures have been tested (Rawwas, 2001; Rawwas, Patzer, and Klassen, 1995). Overall, the findings of this study support the relative consistent factor with the Muncy-Vitell scale structure for consumers who have ethical attitudes. The ethical assessment is determined by three things (1) Is the consumer

actively seeking a profit on the purchase (2) There is activity may be considered illegal, and (3) Does the seller not feel the consumer behavior.

Bracken (1992) defines self-concept as multidimensional and depends on the context of learning behavioral patterns that reflect an individual's evaluation of past behavior and experience, influencing the individual's current behavior, and predicting future individual behavior. Marsh (1990) mentions that the concept of self is a person's perception of himself. Zinkhan and Hong (1991) explain that it is not an independent entity's goal, but it exhibits an individual's subjective experience of oneself. Other researchers who have conceptualized self-concept over two sizes Shavelson, Hubner, and Stanton (1976), general self-concept consists of four aspects, among others (1) self-concept of academic (2) social self-concept (3) emotional self-concept (4)) The concept of the physical self. Based on multiple interpretations, the hierarchical approach proposed by Waugh (2001) conceptualized the concept of self generally consists of three aspects including (1) self concept academy (2) social self-concept (3) self presentation. Academic self-concept has the ability, perception of achievement, and confidence in life.

Social apples of self-concept include same-sex peers, peers of the opposite sex, and family. Self-presentation, on the other hand, has a physical, personal, and honesty or trustworthiness. Zinkhan and Hong (1991) found and demonstrated that the ideal self is a reference point with the actual self compared to when there is a gap between them, trying the individual to achieve the ideal self. DePelsmacker, Driesen, and Rayp (2005) mentioned that personal values seem to have a strong impact on the behavior of individual ethical consumption and adding values are abstract principles reflecting individual self-concept. Rawwas, Swaidan, and Al-Khatib, (2006) stated that individuals with positive self-concept tend to prioritize ethical understanding and recognize the role of conscience in life is important and vice versa stealing is a negative personal attitude related to self-wrongness. Therefore, we propose the following hypothesis:

H1: There is an influence of moral intensity on religiosity

The level of moral development found in Monga, (2007) that in order to act ethically, individuals are expected to have well developed a moral imagination and moral reasoning, adding the literature supporting ethical considerations to a positive relationship between moral intent, reasoning and ethical behavior. The level of moral development found in Monga, (2007) that in order to act ethically, individuals are expected to have well developed a moral imagination and moral reasoning, adding the literature supporting ethical considerations to a positive relationship between moral intent, reasoning and ethical behavior. Moral reasoning is defined as the cognitive process people use in making ethical decisions (Trevino and Youngblood, 1990). Monga (2007) found that individuals with high scores of moral reasoning have a tendency to act ethically than in individuals with low moral reasoning. Although most studies have examined about the morals that builders have focused on business managers and students (Sheppard and Young, 2007), there have been several studies concentrated on consumer ethics behavior (Chen et al., 2008; McGregor, 2006).

However, the empirical findings on the relationship of moral intensity to the ethical behavior of consumers are inconsistent. Tan (2002) found the effect of moral intensity, perceived risk, and moral judgment on the intention of purchasing pirated software. Consumers shopping ketoko music that is seen as a public product and dare to download music, then unauthorized and considered as unethical. Another finding by Kavak et al. (2003) suggests that the level of moral intensity has no significant effect on the evaluation of consumer ethics. Chen et al (2008) found that the consumer's intention to illegally download music files, which have been regarded as a negative ethical problem by the researchers is insignificantly related to

moral reasoning ability. The results of previous studies that contradict the motivation to examine further. Based on the above reasons, the research hypothesis is proposed:

H2: Moral intensity affects self-concept

ElMenouar, Yasemin, Stiftung, and Bertelsmann (2014) found that the dimensions of belief, carrying out orders, experiences, knowledge, obedience, and consequences are interrelated with aspects of religiosity. While Robert (1995) mentions religious encouragement is one of the drives that work in human beings as well as other encouragement, such as eating and drinking. Religious encouragement requires one to fulfill, so that it can feel satisfaction, inner peace. The drive to religion is a very basic human need. There are five dimensions of religiosity including beliefs, practices of religion, experience, knowledge of religion, practice or religious consequences. According to the great Indonesian dictionary, religiosity is a person's devotion to religion, so religiosity is one's devotion and obedience to his religion, both in the form of a command and a prohibition on religious teachings.

Fisher (1999) mentions seven dimensions of religiosity (1) the dimension of belief, (2) the exercise of religion (3) experience (4) knowledge (5) consequence (6) religious persuasion (7) integrity. It was found that the higher the relegiosity of a good man obtained from education and relegiosity, family and environment the higher the level of spirituality. The intention to examine moral intensity seemed to grow over a period of time, between 1994 and 2000 only two studies examined the moral intensity (Loe et al, 2000), and increased to 32 studies between 1996-2003 (O'Fallon & Butterfield, 2005). The importance of moral intensity in the ethical decision-making process has long been ignored is mentioned by Jones (1991). Much of the research has been done to examine the impact of moral intensity with different variables. In 2001-2011, twenty-two studies on moral intensity were reported (Craft, 2012) with a focus on consciousness, high relegiosity will obey obligations so that one feels the peace Spiritually. Hypothetical proposed:

H3: Relegiosity affects self-concept

The attitude of individual ethics is closely related to the intention of behaving ethically (Reidenbach and Robin, 1990). The relationship between moral intensity and behavioral intentions has also been reported positively significant by certain empirical studies conducted in the field (Karacaer et al, 2009). Moral integrity is positively associated with the determination of moral intentions of individuals experiencing higher levels of self-awareness will try to find reasonable grounds for unethical behavior. Individuals will develop positive intentions towards ethical and negative behavior toward unethical behavior. The study of Uddin and Gillett (2002) reported a significant impact of self-concept on the individual's desire to avoid buying or reporting fraud. Studies show that intrinsic religiosity is closely related to consumer moral Beliefs of ethics (Vitell et al, 2005). Vitell (2009) states that intrinsic religiosity is also more aligned with spiritual goals. Intrinsic religiosity has been identified as a determinant of consumer ethics, it would be meaningful to examine the voluntary effects of promoting spirituality.

Personal and environmental welfare has been proposed by Fisher (1999). Gomez and Fisher (2003) mention "the private domain relates to how a person deals with oneself with respect to the meaning, purpose and values of his life. Communal domain reveals the quality and depth of interpersonal relationships, between self and hers, , Justice, hope and trust in humanity Vitell and Others (2007) found that intrinsic religiosity is not related to recycling and therefore transcendental well-being should also not affect consumers' perceptions of these actions.

H4: Self concept has an effect on buying ethics

3. Research Methods

This research is a causal research that see the cause and effect, and to test the latent variable used questionnaire. Independent variables of moral intensity and relegiosity, while variable intervening cell-concept and dependent variable attitude ethics. In the measurement of variables used indicator. Respondents were asked to evaluate ethical and unethical situations using a five-point Likert scale with higher scores indicating a more tolerant assessment for a value of 5 = highly appropriate, for a value of 1 = highly inappropriate). The total number of statement indicators to measure the research variables amounted to 28 indicators, the questions are presented under five columns, the format indicates by 1 = very inappropriate; 2 = not worth it; 3 = neutrality; 4 = proper and 5 = very appropriate.

The sample size was 150 respondents while the demographic condition of the respondents was 25-49 years old, responden amount for women 94 and 56 men. Income of respondents 5 million-8 million is 35% while respondents have an income of 8 million -12 million 65%. The level of senior high school education amounted to nine people and a bachelor of fifty-two persons. Income between five million and ten million rupiah. Sampling and data collection of convenience sampling were conducted for sampling of sample process in the research. The sample consisted of respondents who were shopping at Lotte Mart South Jakarta representing various socio-economic and group.

3.1. Operational Definition of Variables

The ethical attitude of consumers is measured by adopting Chen et al (2008); Vitell and Muncy (1992); Dodge et al (1996) includes eight indicators (a) changing the product price list (b) cheaper product prices but not reporting to the store (c) drinking forgot paying beverage (d) trying some electronics but not buying (e) trying some food samples But do not buy (f) return the used product (g) try clothes several times but not buy (h) try some shoes but not buy. The self-concept adopted from Bracken (1992) and Uddin and Gillett (2002) includes seven indicators (a) self-confidence (b) dare to ask someone who does not know (c) dare to express opinion to others (d) E) dare to show ability (f) strong belief (g) dare to defend the truth (h) dare to remind consumers who have not known. Muncy and Vitell (1992); Kavak et al (2003) study results indicate the consumer situation has ethic implications and; Rawwas, Patzer, and Vitell, (1998). Self-Conceps are measured by adopting from Waugh (2001). The moral intensity adopted from Craft (2012), covering seven indicators includes (a) responsibility if damaging the goods (b) If asking the waiter politely (c) patiently if the maid does not serve friendly (d) the waiter insists on buying an unwelcome item (E) be patient with service delays (f) be polite if a complaint to the store (g) if found items will be delivered to the store. Relegiosity was adopted from (ElMenouar et al. 2014; Fisher, 2011); Vittel (2009) includes six indicators (a) the life of the world needs to balance (b) not dare to break the rules (c) the religion adopted prohibits cheating (d) embarrassment if doing negative (e) environment supports positive things (f) G) believe in hell.

3.2. Results of Analysis and Discussion

The results of the factor analysis tested the validity of the results showing all of the above 0.05, while the reliability seen from alpha cronbath over 0.7 were eligible The Kaiser-Meyer-Olkin size of sampling adequacy was 0.70 (Hair et al., 2014). See table 1.

ES Table 1.

Universi

Regression Weights: (Group number 1 - Default model)

		Estimate	S.E.	C.R.	P	Label
RE <	MI	,211	,094	2,235	,025	par_1
SC <	MI	-,041	,096	-,421	,674	par_2
SC <	RE	,340	,082	4,127	***	par_3
EB <	SC	,266	,091	2,938	,003	par_4

The results of the validity and reliability test show that all 27 indicators are valid, while the reliability test seen from the crombac alva is higher than 0.60. While the SEM analysis with Amos shows hypothesis 1 shows that Hypothesis 1 is accepted because the significance level of 0.025 is lower than 0.05 it is interpreted moral intensity influences religiosity. This result is different from the findings of Loe et al. (2000) who found that religious consumers have less increased moral intensity. In theory, if consumers have high morals, consumers have high relegativity. High morals such as being responsible for damaging items in the shop, polite and courteous when complaining, politely asking the shop assistant, returning the found items to the shop, being patient if the waiter is slow and unfriendly, the waiter insists on buying things we don't need.

The results of the analysis of hypothesis 2 indicate that hypothesis is rejected because the significance level of 0.674 is higher than 0.05. The meaning of moral intensity does not affect self-concept, customers who have moral intensity do not influence self-concept. Such as believing in yourself, daring to ask questions and expressing opinions to people we don't know, not breaking the rules, daring to show one's own abilities, having strong beliefs, and being brave because of the right attitude, these findings contradict the findings of Kavak et al (2009).

The results of hypothesis 3 analysis indicate that this hypothesis is accepted because the significance level of 0.000 is lower than 0.05. It means that customers who have high relegiosity influence self-concept. The meaning is if customers practice religion properly then it increases self-concept. High religiosity increases self-confidence, such as daring to ask questions and expressing opinions to people we don't know, not breaking rules, daring to show one's own abilities, having strong beliefs, and being brave because of the right attitude, these findings support Fisher's (1999) findings.

The results of hypothesis 4 analysis indicate that hypothesis is accepted because the significance level is 0.003 lower than 0.05. The meaning of customers who have high self-concept greatly influences purchasing ethics. For example, when shopping is shown not having the courage to change the product price list, if the drink has been drunk remember to pay, find cheap product prices, report to the store, return the change when there is an excess of change, do not try on some shoes, food and electronics but do not buy, do not return products that are already This finding supports the findings of DePelsmacker et al (2005) and Rawwas et al (2006). In contrast to the findings of Monga (2007), it shows that individuals who behave ethically have a positive relationship with moral imagination and ethical moral reasoning.

This study also saw the results of the three box method index calculation, the highest value was 150x5 / 5 = 150. While the lowest value is obtained from the calculation results of 150x1 / 5 = 50. For the results of the highest and lowest values, an interval is formed to divide the group into high, medium and low areas, then the interval obtained from the calculation is 150-50 / 3 = 33.3. These data indicate that the scale category can be determined as follows (1) the scale 50-83.5 is interpreted as low. (2) a scale of 83.5-116.8 is interpreted as moderate (3) on a scale of 116, 9-150 is defined as high. See table 2

Table 2
The Result Three Box Method

	Series Annual Control	PosisitionThree Box Method				
No	Variabel	Low	Moderate	High	Behavior	
1	Moral intensity					
2	Relegiosity		*		į.	
3	Self consept					
4	Ethic Buying		*			

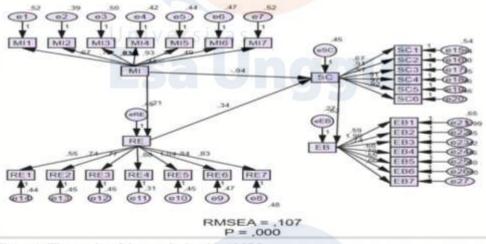


Figure 1: The results of data analysis with AMOS

4. Conclution research

The research conclusion (1) Hypothesis 1 is accepted, customers who have high moral intensity affect relegativity (2) Hypothesis 2 does not support, moral intensity has no effect on self-concept. (3) Hypothesis 3 is accepted, high self-concept affects purchasing ethics. (4) Hypothesis 4 is accepted, that customer self-concept affects purchase ethics.

5. Implication Managerial and Limitation Research

The managerial implication of this finding is that retail managers should provide keeping customers quiet shopping, provide a comfortable place and means of worship so that customers can shop freely and when the time for worship comes they can carry out worship comfortably. Customer convenience affects the inner peace of consumers. If the customer has religiosity, it affects the self-concept and directly affects the purchase ethic. Stores that have customers who are devout of religion and high moral intensity certainly benefit retail stores, because they have the effect of minimizing theft. Limitation research of this research is that the results of the study cannot be generalized due to the limited number of samples. In the future, the research sample will be expanded in several provinces such as East Java, West Java, Sumatra, Sulawesi and Kalimantan and will further add to other variables that have not been tested, such as seller ethics in serving customers.

REFERENCES

- Akram, M., & Azad, M. K. K. (2011). Attitude Towards Business Ethics: Comparison of Public & Private Organizations in Pakistan. *International Journal of Economics and Management Sciences*. Vol.1(3), pp 73–77.
- Al-Khatib, Roberston, J., C., Al-Habib, M., & Vitell, S. J. (2002). Ethical Beliefs and Orientations in The Middle East: Are Arab Consumers Alike? Unpublished Working Paper. Bracken, B. A. (1992). Multidimensional Self-Concept Scale. Texas: Pro-Ed.
- Cheema, K. U. R., Imtiaz, N., & Shafiq, Y. (2013). An Empirical Study of Consumer Ethics: A Comparative Study of Two Firms of Faisalabad, Pakistan. Journal of Business and Management Sciences. Vol.1(3), pp 32–35. http://doi.org/10.12691/jbms-1-3-1
- Chen, Y., Shang, R., & Lin, A. (2008). The Intention to Download Music Files in a P2P Environment: Consumption Value, Fashion, and Ethical Decision Perspectives. Electronic Commerce Research and Applications, Vol.7(Winter).
- DePelsmacker, P., Driesen, L., & Rayp, G. (2005). DoConsumers Care About Ethics? Willingness to Pay forFair-Trade Coffee. The Journal of Consumer Affairs. Vol.39(2).
- Dodge, H.R., Edwards, E. A., & Fullerton, S. (1996). Consumer Transgressions in the Marketplace: Consumer's Perspectives. Psychology and Marketing. Vol. 18(8).
- Ekin, M. G., & Tezolmez, S. H. (1999). Business Ethics in Turkey: An Empirical Investigation with Special Emphasis on Gender. *Journal of Business Ethics*, Vol.18(1).
- El-Menouar, Yasemin, Stiftung, & Bertelsmann. (2014). The Five Dimensions of Muslim Religiosity. Results of an Empirical Study, methods, data, analysis. Vol.8(1).
- Erffmeyer, R. C., Keillor B. D., & LeClair, D. T. (1999). An Empirical Investigation of Japanese Consumer Ethics. *Journal of Business Ethics*. Vol.18.
- Ergeneli, A., & Arıkan, S. (2002). Gender Differences in Ethical Perceptions of Sales People: An Empirical Examination in Turkey. *Journal of Business Ethics Vol.* 40.
- Fisher JW (1999) Developing a spiritual health and life orientation measure for secondary schoolstudents, in *Proceedings of the University of Ballarat Annual Research Conference*, pp. 57-63.

- Fisher JW (2011) The four domains model: connecting spirituality, health and well-being, Religions, Volume 2, Number 1, pp 17-28.
- Ford, R. C., & Richardson, W. D. (1994). Ethical Decision Making: A Review of the Empirical Literature. Journal of Business Ethics. Vol. 13.
- Gomez, R. & Fisher, J.W. (2003) Domains of spiritual well-being and development and Validation of the Spiritual Well-Being Questionnaire. *Personality and Individual Differences*. Volume. 35, Number 8, pp 1975-1991.
- Hair, J. F. J., Black, B. J., Babin, B. J., & Anderson, R. E. (2014). Multivariate Data Analysis England: Pearson Education Limited, Essex.

nivel

- Ilyas, S; Hussien, M.F: Usman, M, (2011) An Integrative Framework for Consumer Behavior: Evidence from Pakistan. International Journal of Business and Management orchives Volume. 6 Number. 4
- Jones, T. M. (1991). Ethical Decision Making by Individuals in Organizations: An Issue-Contigent Model. Academy of Management Review. Vol.16(2), pp 366–395. https://doi.org/10.5465/AMR.1991.4278958 or https://doi.org/10.2307/258867
- Kagitcibasi, C. (2005). Autonomy and Relatedness in Cultural Context Implications for Self and Family. Journal of Cross Cultural Psychology.
- Karacaer, S., Gohar, R., Aygün, M., & Sayin, C. (2009). Effects of Personal Values on Auditor's Ethical Decisions: A Comparison of Pakistani and Turkish Professional Auditors. *Journal of Business Ethics*. Vol.88(1), pp 53–64. http://doi.org/10.1007/s10551-009-0102-4
- Kavak, B., Gurel, E., Eryigit, C., & Tektas, Z. O. (2009). Examining the Effects of Moral Development Level Self-Concept, and Self-Monitoring on Consumers Ethical Attitudes. *Journal of Business Ethics*. Vol.88, pp 115–135.
- Kavak, B., Bayhan, P., & Atakan, S. (2003). An Empirical Investigation on the Effect of Moral DevelopmentLevel on Consumer Ethical Decision Making: An Evidence from Turkey. 1st International Business and Professional Ethics Congress of Turkey.
- Loe, T. W., Ferrell, L., & Mansfield, P. (2000). A Review of Empirical Studies Assessing Ethical Decision Making in Business. Journal of Business Ethics. Vol.25.
- Marsh, H. W. (1990). A Multidimensional, Hierarchical Self-Concept: Theoretical and Empirical Justification. Educational Psychology Review. Vol.2, pp.77–172.
- McGregor, S. L. T. (2006). Understanding Consumers Moral Consciousness. International Journal of Consumer Studies. Vol. 30(2), pp.164–178.
- Monga, M. (2007). Managers Moral Reasoning: Evidence from Large Indian Manufacturing Organization. *Journal of Business Ethics*. Vol. 71, pp. 179–194.
- Muncy, J. A., & Vitell, S. J. (1992). Consumer Ethics: An Empirical Investigation of the Ethical Beliefs of the Final Consumer. *Journal of Business Research*. Vol.24(1), pp.297– 312.
- Nazir, M.S and Aslam, S (2010) Academic Dishonesty and Perceptions of Pakistani Students International Journal of Educational Management. Volume. 24, Number 7
- O'Fallon, M. J., & Butterfield, K. D. (2005). A Review of The Empirical Ethical Decision-Making Literature: 1996–2003. Journal of Business Ethics. Vol.59(4), pp.375–413. http://doi.org/10.1007/s10551-005-2929-7
- Paolillo, J. G. P., & Vitell, S. J. (2002). An Empirical Investigation of the Influence of Selected Personal, Organizational and Moral Intensity Factors on Ethical Decision Making. *Journal of Business Ethics*. Vol.35, pp 65–74. https://doi.org/10.1023/A:1012648521593
- Rawwas, M.Y.A. (1996). Consumer Ethics: An Empirical Investigation of the Ethical Beliefs of Austrian Consumers. *Journal of Business Ethics*. Vol.15(9).
- Rawwas, M. Y. A. (2001). Culture, Personality and Morality a Typology of International Consumers Ethical Beliefs. International Marketing Review. Vol. 18(2).

- Rawwas, M. Y. A., Patzer, G., & Klassen, M. (1995). Consumer Ethics in Cross Cultural Settings. European Journal of Marketing. Vol.29(7).
- Rawwas, M.Y.A., Patzer, G., & Vitell, S. J. (1998). A Cross Cultural Investigation of the Ethical Values of Cunsumers: The Potential Effect of War and Civil Disruption. *Journal of Business Ethics.Vol.7(March)*.
- Rawwas, M. Y. A., & Singhapak, A. (1998). Do Consumers Ethical Beliefs Vary with Age? A Substantiation of Kohlberg's Typology in Marketing. *Journal of Marketing*. Vol.6, pp. 26–37.
- Rawwas, M. Y. A., Strutton, D., & Johnson, L. W. (1996). An Exploratory Investigation of the Ethical Values of American and Australian Consumers. *Journal of Direct Marketing*. Vol.10(Autumn).
- Rawwas, M. Y. A., Swaidan, Z., & Al-Khatib, J. (2006). Does Religion Matter? A Comparison Study of the Ethical Beliefs of Marketing Students of Religious and Secular Universities in Japan. *Journal of Business Ethics*. Vol.65(1).
- Rao, C. P., & Al-Wugayan, A. A. (2005). Gender and Cultural Differences in Consumer Ethics in aConsumer-Retailer Interaction Context. *Journal of International Consumer Marketing*. Vol.18(1/2).
- Reidenbach, R. E., & Robin, D. P. (1990). A Partial Testing of the Contingency Framework for Ethical Decision Making: A Path Analytical Approach. Southern Marketing Association Proceedings, pp.121–128.
- Schlegelmilch, B. B., & Magdalena, O. (2010). Half a Century of Marketing Ethics: Shifting Perspectives and Emerging Trends. *Journal of Business Ethics*. Vol.93, pp.1–19. http://doi.org/10.1007/s10551-009-0182-1
- Shafer, W.E., Fukukawa, K., & Lee, G. M. (2007). Values and the Perceived Importance of Ethics and Social Responsibility: The USA Versus China. *Journal of Business Ethics*. Vol.70(3).
- Shavelson, R. J., Hubner, J. J., & Stanton, G. C. (1976). Self-Concept: Validation of Construct Interpretations. Review of Educational Research. Vol.46.
- Sheppard, J. P., & Young, M. (2007). The Routes of Moral Development and the Impact of Exposure to the Milgram Obedience Study. *Journal of BusinessEthics*. Vol.75.
- Steenhaut, S., & Kenhove, P. (2006). An Empirical Investigation of the Relationships Among a Consumer's Personal Values, Ethical Ideology and Ethical Beliefs. *Journal of Business Ethics*, Vol.64.
- Swaidan, Z., Rawwas, M.Y.A., & Al-Khatib, J. A. (2004). Consumer Ethics: Moral Ideologies and Ethical Beliefs of a Micro-Culture in the US. *International Business Review*. Vol.13, pp.749–761.
- Tabish, A. G. (2009). Comparing Standards of Business Ethics in USA, China, Jamaica and Pakistan, Pakistan Journal of Commerce and Social Sciences, Vol.3, pp.49–66.
- Tan, B. (2002). Understanding Consumer Ethical Decision Making with Respect to Purchase of Pirated Software. Journal of Consumer Marketing. Vol.19(2).
- Taylor, P. W. (1975). Principles of Ethics: An Introduction.
- Triveno, L.K. and Youngblood, S.A. (1990) Bad apples in bad barrels: A causal analysis of ethical decision-making behavior. Journal of Applied Psychology, Volume 75, Number 4, pp 378-385 DOI: 10.1037/0021-9010.75.4.378
- Uddin, N., & Gillett, P. R. (2002). The effects of moral reasoning and self-monitoring on CFO intentions to report fraudulently on financial statements. *Journal of Business Ethics*. Vol.40(1), pp.15–32. https://doi.org/10.1023/A:1019931524716
- Van Kenhove, P., Vermeir, I., & Verniers, S. (2001). An Empirical Investigation of the Relationships BetweenEthical Beliefs, Ethical Ideology, Political Preference and Need for Closure. *Journal of Business Ethics*. Vol.32(August II).

- Vitell, S. J. (2003). Consumer Ethics Research: Review, Synthesis and Suggestions for the Future. Journal of Business Ethics. Vol.43, pp 33-47.
- Vitell, S. J., Lumpkin, J. R., & Rawwas, M. Y. A. (1991). Consumer Ethics: An Investigation of the Ethical Beliefs of Elderly Consumers. *Journal of Business Ethics*. Vol.10(5).
- Vitell, S. J., & Muncy, J. (1992). Consumer Ethics: An Empirical Investigation of Factors Influencing Ethical Judgments of the Final Consumer. *Journal of Business Ethics*. Vol.11(8), pp.585-597.
- Vitell, S. J. (2009). The role of religiosity in business and consumer ethics: A review of the literature. *Journal of Business Ethics*. Vol.90, pp.155-167.
- Vitell, S. J., & Muncy, J. A. (2005). The Muncy-Vitell consumer ethics scale: A modification and application. *Journal of Business Ethics*. Vol.62, pp.267-275.
- Vitell, S. J., Paolillo, J. G. P., & Singh, J. J. (2005). Religiosity and consumer ethics. *Journal of Business Ethics*. Vol. 57, pp.175-181.
- Vitell, S. J., Singh, J. J., & Paolillo, J. G. P. (2006) The role of money and religiosity in determining cunsumers ethical beliefs. *Journal of Business Ethics*. Vol.64, pp.117-124.
- Vitell, S. J., Singh, J. J., & Paolillo, J. G. P. (2007) Consumers ethical beliefs: The roles of money, religiosity and attitude toward business. *Journal of Business Ethics*. Vol.73, pp.369-379.
- Waugh, R. F. (2001). Measuring Ideal and Real Self-Concept on the Same Scale, Based on a Multifaceted, Hierarchical Model of Self-Concept. Educational and Psychological Measurement, Vol.61(1).
- Zinkhan, G. M., & Hong, J. W. (1991), Self-Concept and Advertising Effectiveness: A Conceptual Model of Congruency, Conspicuousness, and Response Mode. Advances in Consumer Research. Vol.18.

Esa Unggul

Universitas **Esa U**

ETHICS BUYING OF MEDIATED SELF-CONCEPT AND RELIGIUSITY AND MORAL INTENSITY IN LOTTE MART SOUTH JAKARTA

GRADEMARK REPORT

FINAL GRADE

Universitas

GENERAL COMMENTS

Instructor

Universitas ESA

PAGE 1		
PAGE 2		
PAGE 3		
PAGE 4		
PAGE 5		
PA <mark>GE</mark> 6		
PAGE 7		
PAGE 8		
PAGE 9	Universitas	Universitas
PAGE 10	Esa Unggul	Esa U
DAGE 11		