

Investigating Islamic advertising ethics: Perceptions of Indonesian Muslims

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ABSTRACT

Several studies have found that Muslims have different attitudes towards advertising compared to people of other faiths, which makes Muslims an especially interesting group of consumers to study. This research attempts to contribute to the understanding of Islamic advertising by investigating ethical advertising from the eyes of Indonesian Muslim consumers. More specifically, this study investigates whether there are differing ethical perceptions of advertisements between Indonesian Muslims of different age, gender, ethnicity, and levels of religiosity. Analysis of Variance (ANOVA) and independent sample t-test were used to compare the varying perceptions of the respondents towards the Islamic ethical advertising elements.

1. Introduction

In recent years, there has been an increase in research on the link between advertising and religion (Cader, 2015). There is an especially growing interest in researching Islam, either in comparison with other religions (Ali, & Gibbs, 1998; Fam, Waller, & Erdogan, 2004; Gibbs & Ilkan, 2008) or as the focus of the research (Haque, Ahmed, & Jahan, 2010; Cader, 2015). This trend can be attributed to two factors. First of all, Islam is the world's fastest growing religion with 2.8 billion people projected in 2050, which would account for 30% of the world population (Pew Research Center, 2015). Besides that, several studies have found that Muslims have different attitudes towards advertising compared to people of other faiths, which makes Muslims an especially interesting group of consumers to study. Gibbs and Ilkan (2008) found that Muslims have a stronger negative attitude towards "ethically objectionable" promotional images compared to Christians. Fam, Waller and Erdogan (2004) found that there is a "statistical distinction" between Islam and the other faiths that they studied (Buddhism, Christianity and non-religious beliefs such as Confucianism and Taoism) with regard to their views of ethical advertising.

However, previous research on the topic of Islamic advertising or advertising from an Islamic perspective has been dominated by those conducted in Middle Eastern countries (Saeed, Ahmed & Mukhtar, 2001; Rice & Al-Mossawi, 2002; Hassan, Chachi, & Latiff, 2008; Bari & Abbas, 2011). There

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are very few which have looked at Muslims in other parts of the world. Furthermore, most of the articles written on Islamic advertising have been conceptual papers derived from interpretations of the Quran and the Hadith or previous literature which have done so. Therefore, this research attempts to contribute to the understanding of Islamic advertising by investigating ethical advertising from the eyes of Indonesian Muslim consumers.

Indonesian Muslim consumers have been relatively under researched. Nevertheless, Indonesia is very important to research as it has the world's largest Muslim population with 207.2 million people (The 2010 Indonesia population census). This provides a huge market to many products and emphasizes the need to understand their expectations of advertising and how their religion affects these expectations. Another aspect that has been under researched is the diversity found within the country. Islam in Indonesia is more concentrated on the western regions of the country. There are also ethnic factors which come into play such as the adoption of Islamic laws in Aceh or the acculturation with Hinduism and Buddhism found in many areas of Java. Massey, Waller, Wang and Lanasier (2013) have attempted to study this diversity and found that the stricter Muslims of West Sumatra have a higher purchase intent compared to Javanese Muslims for the ethical advertisement when the advertisement is perceived as likeable. This study investigates further whether differences exist between the perceptions towards ethical advertising of different ethnicities in Indonesia. It also investigates whether other demographic factors, such as gender and age are of differentiating factor.

Thus, the objective of this research is to discover the most important ethical considerations of an advertisement in the eyes of Indonesian Muslim consumers and to find out whether there is a difference of perceptions between age, gender, ethnicity and level of religiosity. In other words, there are two research questions addressed in this study:

1. Which Islamic ethical elements in advertising do Indonesian Muslims find important?
2. Are there deferring perceptions between gender, age, ethnicity and level of religiosity?

2. Literature review

Ali and Gibbs (1998) have noted that "there are certain religious principles that are taken for granted, yet they influence individuals' behaviour and actions on a daily basis." This also becomes one of the considerations of marketers when creating promotions and advertising campaigns. Cader (2015) has noticed that over the past decade, there is a growing number of research conducted on the relationship between advertising and religion.

Gibbs and Ilkan (2008) found that Muslims and Christians have negative attitudes towards "ethically objectionable" promotional images and that religious intensity (religiosity) is a strong indicator of offensiveness. In comparing between the two religions, they also found that Muslims are more sensitive and more offended by these images. Farah and El Samad (2014) also found similar results when researching the perceptions of Muslims and Christians on the advertising of offensive products. Moreover, Fam, Waller and Erdogan (2004) also found that religion has an effect on consumers' perception of advertising and that there is a "statistical distinction" between Islam and the other faiths that they studied (Buddhism, Christianity and non-religious beliefs such as Confucianism and Taoism). Thus, to Muslims, advertisements need to have the right appeals and be consistent with their "religious understanding, knowledge and feelings" (Haque, Ahmed & Jahan, 2010).

The Islamic law, with its detailed ethical guidelines, can play a role providing appropriate standards in the practice of advertising (Haque, Ahmed & Jahan, 2010). This can be done by deciphering the guidelines provided from Islamic sources such as the Quran and Sunnah (sayings, teachings and the

lifestyle of Prophet Muhammad (pbuh) into specific screening measures to ensure that advertisements are in line with Islamic law. Previous research have attempted to provide ethical guidelines from an Islamic perspective (Saeed, Ahmed & Mukhtar, 2001; Rice & Al-Mossawi, 2002; Hassan, Chachi, & Latiff, 2008; Bari & Abbas, 2011). Saeed, Ahmed and Mukhtar (2001) believe that these guidelines are not only ideals, but also practicable actions to be implemented.

Bari and Abbas (2011) have identified that absence of exaggeration and deception, fairness, restrictions on sexual appeal are important elements to be considered when creating advertisements that are in line with the Islamic ethical system. On a similar note, Saeed and Baig (2013) have also noted the importance of truthfulness in advertising and selling products. Therefore, all information, including that regarding the defects of a product, must be communicated truthfully. Abuznaid (2012) has also derived some guidelines for promotion strategies based on the Quran, which include abstinence from suggestive language, lewd behaviour, offensive sexual appeal, deception, manipulative promotional behaviours as well as misleading advertising. Saeed, Ahmed and Mukhtar (2001) have added that “promotional techniques must not use sexual appeal, emotional appeal, fear appeal, false testimonies and pseudo research appeal, or contribute to the dullness of the mind and/or encourage extravagance”. The authors explained that these techniques are considered unethical in Islam as they exploit the basic instincts of consumers to obtain private gains (profits and market share). Nevertheless, these previous research are dominated by conceptual papers and have not confirmed the views of the consumers.

In reality, there are different schools of interpreting Islamic law. The interpretation in Saudi Arabia is considered to be more conservative (Rice & Al-Mossawi, 2002; Cader, 2015) and it follows Hanbali interpretations. These different interpretations translate into different understanding and implementation of Islamic laws and teaching in Muslims’ daily life. In addition, their knowledge and perception of various issues also become influenced. Little research has looked at the interpretations and practice of Islamic law outside of the Middle East. Asia is an especially important region as most of the Muslim population live in the continent.

There has been critique regarding the over generalizations of Muslims (Sandikci, 2011; El-Bassiouny, 2014). Sandikci (2011) has warned that Muslims should not be assumed to be a homogenous segment as it can generate a stereotypical understanding of Muslim consumers. In reality, they are also distinguishable by other factors such as gender, class, age, nationality, and ethnicity. Therefore, the following hypotheses were formulated:

H1: There is a difference in ethical perceptions of advertisements between female and male Indonesian Muslim consumers.

H2: There is a difference in ethical perceptions of advertisements between Indonesian Muslim consumers of different age groups.

El-Bassiouny (2014) has emphasized the influence of culture in the applications of Islamic teachings. Rice and Al-Mossawi (2002) have acknowledged that cultural dimensions should be linked to Islamic values when attempting to build a framework for advertising. These cultural dimensions include relationships with people, time orientation, human nature orientation (self-concept), and activity orientation. Waller and Fam (2000) have looked at cultural values and advertising in Malaysia as representation of Muslims in Asia. However, this was done from an industry perspective by interviewing managers of Islamic banks. Thus, the perceptions of the consumers are still under researched. Within their research, Massey et al. (2013) studied four Indonesian ethnic groups, namely Bali, Batak, Java, and Minang. Research participants from these last two ethnicities Muslim-dominated, even though the Javanese Muslims are more moderate. The authors presented an unethical and ethical advertisement, then measured the respondents’ views of the ethicality of the advertisement, the likeability, the attitude towards the advertiser, the attitude towards brand and purchase intent. It was found that for the ethical

advertisement, the stricter Minang Muslims have higher purchase intent when the advertisement is perceived as likeable. This research sheds light on different perceptions that Indonesian Muslims may have based on their cultural backgrounds. Abdullah and Ahmad (2010) also found that the religious education background and the states that they reside in influence Malaysian Muslims' opinions on Islamic promotional practices. From this, the following hypothesis was formulated:

H3: There is a difference in ethical perceptions of advertisements between Indonesian Muslim consumers from different ethnicities.

In addition to these demographic factors, religiosity is also an important variable to be considered. Haque, Ahmed and Jahan (2010) suggested that Muslims' judgments are affected by the degree of their religiosity as religious compliance is an essential part of their lives. According to Putit and Johan (2015), as religion is being more incorporated into one's identity, this religion would have a greater influence on the individual's values and behaviour. In their study regarding the effect of religion on marketing communications, Fam, Waller and Erdogan (2004) also found that more devout followers of Islam, in other words those who have a higher level of religiosity, felt a higher level of offense towards controversial advertising. Thus, these highly religious individuals were found to have different perceptions compared to their less religious counterparts. Based on these findings, the following hypothesis was formulated:

H4: There is a difference in ethical perceptions of advertisements between Indonesian Muslim consumers with high or low religiosity.

Based on the literature reviewed, there are several gaps that have been identified. First of all, there remains the need to research Islamic advertising from the perspective of consumers to balance the concepts and guidelines derived from Islamic sources (the Quran and Hadith) and also previous literature reviews. Secondly, more research is needed on the influence of culture on Islamic interpretations which play a role in shaping the customers' understanding of Islamic advertising. Further research also needs to be done on the influence of different ethnic cultures which exist in one country. Therefore, this research attempts to bridge the gaps by investigating the perceptions of Indonesian Muslim consumers on Islamic ethical advertising. Indonesia is a multicultural country which provides the diversity to study the different ethnic groups within it. Other factors also need to be investigated, such as age, gender and level of religiosity. The hypotheses in this paper seek to address these research gaps. Overall, the conceptual framework of this research can be illustrated as follows:

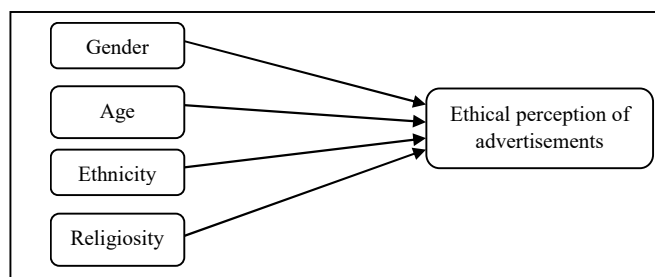


Fig. 1. Conceptual framework

3. Methodology

3.1 Data collection

Data was collected using a voluntary, anonymous internet survey. The survey was hosted on Qualtrics and distributed using social media, including Facebook and Twitter. The sample in this research was Indonesian Muslim consumers, without limiting to gender, age or ethnicity. Simple random sampling was employed and combined with snowball sampling. After undergoing the survey, respondents were also encouraged to distribute it to their family, friends, and colleagues. The total number of usable responses collected for this research amounted to 111 respondents.

The internet was a useful media to host the survey and collect the data. By using the internet, responses can be obtained from people who live in another country. Thus, it provides the benefit of convenience. It also ensures the anonymity of the respondents so they were willing to provide relatively sensitive data. Besides that, data can also be collected in a short amount of time without incurring any costs.

3.2 Scales and measurement

Two scales were employed in this study. The first is a newly developed scale, listing elements in advertising which comply with ethics in Islam. The second is Islamic religiosity, which is broken down into two dimensions namely Islamic belief and Islamic practice. Demographic questions were also asked from the respondents. As the target sample of this study was not native English speakers, the Indonesian translation of each description, instruction and question was also presented in the survey.

A list of statements of Islamic ethical guidelines for advertising was derived from previous literature. Respondents assessed the importance of each statement on a scale of 1 to 5. These statements include:

Table 1. Islamic ethical advertising elements

Reference	Statement
Cader, 2015	The advertisement does not depict disbelief in Islam
Cader, 2015	The advertisement does not portray immorality
Cader, 2015	The advertisement does not use profane language
Cader, 2015	The advertisement does not show inappropriately dressed people
Cader, 2015; Bari & Abbas, 2001	In the advertisement, women must be covered, except face and hands
Cader, 2015	The advertisement is not deceptive
Saeed, Ahmed & Mukhtar, 2001; Abuznaid, 2012	The advertisement does not exaggerate by making claims which are unsupported by evidence
Saeed, Ahmed & Mukhtar, 2001; Abuznaid, 2012	The advertisement discloses any faults in the advertised product
Saeed, Ahmed & Mukhtar, 2001; Abuznaid, 2012; Bari & Abbas, 2001	The advertisement does not use sexual appeal
Saeed, Ahmed & Mukhtar, 2001; Abuznaid, 2012; Bari & Abbas, 2001	The advertisement does not use emotional appeal
Saeed, Ahmed & Mukhtar, 2001	The advertisement does not use fear appeal
Saeed, Ahmed & Mukhtar, 2001	The advertisement does not use false testimonies
Saeed, Ahmed & Mukhtar, 2001	The advertisement does not encourage extravagance
Bari & Abbas, 2001	Features and quality that is advertised is evident in the product

The religiosity scale was adapted from Eid and El-Golhary (2015) and Newaz (2014), consisting of religious belief and religious practice dimensions. The scale was especially developed from the perspective of Muslims, thus it is relevant to the sample in this study. The adapted scale consists of the following items:

Table 2. Islamic religiosity

Dimension	Item
Islamic Belief	In my personal life, religion is very important.
	Islam helps me to have a better life.
	The Dua'aa (supplication) supports me.
	The Prophet Muhammad (PBUH) is the role model for me.
	Performing Hajj is one of my main priorities.
	I believe that there is no other God but Allah and Mohammad (PBUH) is His prophet.
	I believe that there will be the end of time when people will be judged according to how they live their life in this world.
	I believe that Qur'an is the words of Allah, thus its authority is justified.
	I believe Hadith is the words of Prophet Mohammad (PBUH) and should live my life according to this.
Islamic Practice	I pray five times a day.
	I always perform my prayers on time.
	I perform my daily prayers in the mosque regularly.
	I give Zakat.
	I read the Qur'an regularly.
	I fast the whole month of Ramadan.

Gender, age, and ethnicity were asked using multiple choice questions. In cases where respondents identify themselves to be of multiple ethnicities, the dominant one was asked. However, several respondents still indicate themselves of multiple ethnicities or do not give data on their ethnicity. These respondents were categorized as other ethnicities.

3.3 Method of analysis

The collected data was analysed using Statistical Package for Social Sciences (SPSS) software. The data were checked for normality, validity and reliability before conducting the main analysis. Analysis of Variance (ANOVA) and independent sample t-test were used to compare the varying perceptions of the respondents towards the Islamic ethical advertising elements.

4. Results

4.1 Demographic profile

From the 111 respondents obtained, the majority of them were females, aged 25-34 years old, and belong to the Javanese ethnicity. However, it must be noted that there is an uneven distribution of respondents, especially in terms of age and ethnicity. There are even some age or ethnicity groups with only one or two members, which became a challenge to analyse and also had some potential effect on the results. The distribution of the respondents' profile is presented in Table3.

Table 3. Demographic distribution

Demographics	Categories	Frequency	Percent
Gender	Male	40	36.0
	Female	71	64.0
Age	Under 18	40	36.0
	18 - 24	71	64.0
	25 - 34	47	42.3
	35 - 44	15	13.5
	45 - 54	7	6.3
	55 - 64	2	1.8
Ethnicity	Arabic-Indonesia	1	.9
	Balinese	1	9
	Bataknese	2	1.8
	Betawinese	6	5.4
	Bugisnese	3	2.7
	Javanese	56	50.5
	Lampungnese	1	.9
	Malay	2	1.8
	Minangnese	14	12.6
	Sundanese	17	15.3

4.2 Normality test

The normality of the data was assessed by looking at the skewness and kurtosis figures presented in Table 6. Normally distributed data should have a skewness between -2 and 2, and a kurtosis between -3 and 3. The results in the table show that the construct are normally distributed. However, it must be noted that religiosity has a kurtosis above 3.

Table 4. Skewness and kurtosis

Construct	Frequency	Percent
Ethical Ad Elements	-.468	.350
Religiosity	-1.901	3.398

4.3 Validity and reliability

Factor analysis was done to test the validity of the two constructs. A valid construct is one that measures what it is supposed to measure. Exploratory factor analysis was conducted on Ethical Perceptions of Ads as it is a newly developed scale. The analysis resulted in a KMO of 0.810 and Bartlett's Test of Sphericity of 0.000. This means that the construct is factorable as the KMO is above 0.6 and Bartlett's Test of Sphericity is below 0.05 (Malhotra, 2007).

After determining the factorability of the construct, the eigenvalues and the scree plot were examined to determine the number of dimensions in the construct. There are three components with an eigenvalue of above one, which means that Ethical Ad Elements have three dimensions. This finding is also supported by the scree plot which shows that there are three components above the elbow. These three dimensions explain 56.488 percent of the total variance.

Table 5. Factor loadings of ethical advertisement elements

	Rotated Component Matrix ^a		
	1	2	3
The advertisement does not depict disbelief in Islam	.635	-.035	.089
The advertisement does not portray immorality	.834	.046	.072
The advertisement does not use profane language	.766	.130	.230
The advertisement does not show inappropriately dressed people	.820	.262	.093
In the advertisement, women must be covered, except face and hands	.503	.487	-.271
The advertisement is not deceptive	.399	-.050	.646
The advertisement does not exaggerate by making claims which are unsupported by evidence	-.114	.173	.680
The advertisement discloses any faults in the advertised product	.012	.635	.328
The advertisement does not use sexual appeal	.638	.394	.196
The advertisement does not use emotional appeal	.015	.828	.079
The advertisement does not use fear appeal	.157	.622	.206
The advertisement does not use false testimonies)	.206	.174	.712
The advertisement does not encourage extravagance	.372	.505	.128
Features and quality that is advertised is evident in the product	.156	.240	.640

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 6 iterations.

The results in Table 6 show that all of the items have a high factor loading of above 0.5 (Hair et al., 2009). Several items have cross-loaded into multiple dimensions, but using a cut-off of 0.5 all of the items can be categorized into its most relevant dimension. Dimension One consists of items which cover the basic morality of the ad, Dimension Two consists of items related to various appeals in the ad, and Dimension Three consists of items related to the honesty of the ad.

Confirmatory factor analysis was conducted to test the validity of Religiosity. Based on previous literature there are two dimensions, namely religious belief and religious practice. The analysis resulted in a KMO of 0.905 and Bartlett's Test of Sphericity of 0.000, which indicate that the construct is factorable (Malhotra, 2007).

Eigenvalues and the scree plot are examined to determine the number of dimensions in the construct. There are two components with an eigenvalue of above one, which indicates that Religiosity has two dimensions. This finding is consistent with previous literature and supported by the scree plot as there are two components above the elbow. The two dimensions explain 67.603 percent of the total variance.

Table 6. Factor loadings of religiosity

	Rotated Component Matrix ^a	
	Component 1	Component 2
I believe that there is no other God but Allah and Mohammad (PBUH) is His prophet.	.848	.140
I believe Hadith is the word of Prophet Mohammad (PBUH) and should live my life according to this	.781	.331
The Prophet Muhammad (PBUH) is the role model for me.	.840	.312
In my personal life, religion is very important.	.797	.419
Islam helps me to have a better life.	.798	.386
I believe that there will be the end of time when people will be judged according to how they live their life in this world.	.848	.299
I believe that Qur'an is the word of Allah, thus its authority is justified.	.865	.168
Performing Hajj is one of my main priorities.	.698	.235
The Dua'aa (supplication) supports me.	.756	.297
I pray five times a day	.474	.681
I always perform my prayers on time.	.228	.770
I perform my daily prayers in the mosque regularly.	.184	.780
I give Zakat.	.241	.549
I read the Qur'an regularly.	.133	.816
I fast the whole month of Ramadan.	.375	.578

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 3 iterations.

The results in Table 8 show that all of the items have a factor loading of above 0.5. Several items have cross-loaded into multiple dimensions, but using a cut-off of 0.5 all of the items can be categorized into its relevant dimension. Items 1-9 are in the Religious Belief dimension, and items 10-15 are in the Religious Practice dimension.

Cronbach's Alpha was analyzed to test the reliability of the scales. Both scales have Cronbach's Alpha above 0.7 which indicates high internal consistency. Hair et al. (2009) deemed 0.7 to be the lower limit of acceptability.

Table 7. Reliability analysis

Construct	Cronbach's Alpha
Islamic Ethical Elements in Advertising	.836
Religiosity	.935

4.4 Main analysis

To address the first research question, the mean score of each Islamic ethical element in advertising was calculated. Two statements were assessed to be particularly important, including "The advertisement is not deceptive" with a mean of 4.64 and "The advertisement does not use false testimonies" with a mean of 4.55. This emphasizes the importance of advertisements in Indonesia to be honest in giving information to the public.

Table 8. Means of Islamic ethical elements in advertising

Statement	N	Mean	Std. Deviation
The advertisement does not depict disbelief in Islam.	111	3.46	1.347
The advertisement does not portray immorality.	111	4.06	1.073
The advertisement does not use profane language.	111	3.91	1.108
The advertisement does not show inappropriately dressed people.	111	3.78	1.231
In the advertisement, women must be covered, except face and hands.	111	2.50	1.433
The advertisement is not deceptive.	111	4.64	.711
The advertisement does not exaggerate by making claims which are unsupported by evidence.	111	4.22	.928
The advertisement discloses any faults in the advertised product.	111	3.44	1.196
The advertisement does not use sexual appeal.	111	3.82	1.252
The advertisement does not use emotional appeal.	111	2.62	1.287
The advertisement does not use fear appeal.	111	3.43	1.248
The advertisement does not use false testimonies.	111	4.55	.882
The advertisement does not encourage extravagance.	111	3.53	1.205
Features and quality that is advertised is evident in the product.	111	4.24	.866

The first hypothesis in this study examines whether there are different perceptions between males and females. The results of the independent samples t-test show that there is no significant difference between males and females on their overall perception of ethical elements in advertising or on their perception of each of the three dimensions in the variable. However, when looking at the individual statements, there is a significant difference on the fourth statement “The advertisement does not show inappropriately dressed people” where females (3.96) place a greater importance compared to males (3.48) $t(109) = -2.010$, $p < 0.05$.

Table 9. Comparison between genders

		Independent Samples Test			
		Levene's Test for Equality of Variances		t-test for Equality of Means	
		F	Sig.	t	Sig.
ADdimen1	Equal variances assumed	.059	.808	-.549	.584
	Equal variances not assumed			-.551	.583
ADdimen2	Equal variances assumed	1.635	.204	.332	.740
	Equal variances not assumed			.319	.751
ADdimen3	Equal variances assumed	.618	.434	.248	.805
	Equal variances not assumed			.258	.797
AD	Equal variances assumed	.004	.953	-.137	.891
	Equal variances not assumed			-.135	.893
The advertisement does not show inappropriately dressed people	Equal variances assumed	.078	.781	-2.010	.047
	Equal variances not assumed			-2.038	.045

The second hypothesis compares the perceptions of different age groups. Based on results of ANOVA, there is a significant difference between the different age groups in assessing the importance of the third dimension $F(5) = 4.610$, $p < 0.05$. As can be seen on Table 13, one interesting finding from this study is that the significant difference only exists between the oldest age group (55-64) and almost all of the other groups. This was found from the Post Hoc Analysis of Gabriel, considering that there is an uneven number of sample in each group. A deeper look at each of the statements shows that there is a significant difference in the importance of statements related to the honesty of the advertisement, including “The advertisement is not deceptive”, “The advertisement does not use false testimonies”, and “Features and quality that is advertised is evident in the product”.

Table 10. Comparison between age groups

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
ADdimen1	Between Groups	1.704	5	.341	.398	.849
	Within Groups	89.897	105	.856		
	Total	91.601	110			
ADdimen2	Between Groups	4.616	5	.923	1.213	.308
	Within Groups	79.941	105	.761		
	Total	84.557	110			
ADdimen3	Between Groups	7.283	5	1.457	4.610	.001
	Within Groups	33.174	105	.316		
	Total	40.456	110			
AD	Between Groups	2.277	5	.455	1.095	.368
	Within Groups	43.663	105	.416		
	Total	45.940	110			

Table 11. Post hoc analysis between age groups

		Multiple Comparisons			
Gabriel Dependent Variable	(I) What is your age?	(J) What is your age?	Mean Difference (I-J)	Std. Error	Sig.
ADdimen3	55 - 64	Under 18	-.87500	.56208	.847
		18 - 24	-1.45395*	.40778	.001
		25 - 34	-1.31915*	.40582	.003
		35 - 44	-1.78333*	.42312	.000
		45 - 54	-1.57143*	.45067	.006

*. The mean difference is significant at the 0.05 level.

Hypothesis Three investigates whether different perceptions exist between Indonesian Muslims of different ethnicities. The results of ANOVA show that there is no significant difference on the overall variable or any of the three dimensions. A significant difference was found for the statement regarding sexual appeal. However, the Post Hoc test was not able to determine where the difference exists.

Table 12. Comparison between ethnicity

		ANOVA				
		Sum of Squares	df	Mean Square	F	Sig.
ADdimen1	Between Groups	10.015	7	1.431	1.826	.090
	Within Groups	77.561	99	.783		
	Total	87.576	106			
ADdimen2	Between Groups	7.531	7	1.076	1.424	.204
	Within Groups	74.776	99	.755		
	Total	82.307	106			
ADdimen3	Between Groups	3.262	7	.466	1.299	.259
	Within Groups	35.501	99	.359		
	Total	38.763	106			
AD	Between Groups	5.652	7	.807	2.056	.055
	Within Groups	38.883	99	.393		
	Total	44.535	106			
The advertisement does not use sexual appeal	Between Groups	22.514	7	3.216	2.204	.040
	Within Groups	144.458	99	1.459		
	Total	166.972	106			

The fourth hypothesis involves a comparison between people with different levels of religiosity. From the total respondents, the mean score of religiosity was calculated (4.4079) to act as a cut-off between people with lower levels of religiosity and people with higher levels of religiosity. The same procedure was also conducted for the dimensions of religiosity, namely religious belief (4.6904) and religious practice (3.9850).

Table 13. Means from different religiosity levels

		Group Statistics			
	Levels of Religiosity	N	Mean	Std. Deviation	Std. Error Mean
ADdimen1	Low Religiosity	36	2.9491	.90836	.15139
	High Religiosity	75	3.8956	.74373	.08588
ADdimen2	Low Religiosity	36	3.0208	.79592	.13265
	High Religiosity	75	3.3700	.89609	.10347
ADdimen3	Low Religiosity	36	4.3194	.58740	.09790
	High Religiosity	75	4.4567	.61426	.07093
AD	Low Religiosity	36	3.3611	.57371	.09562
	High Religiosity	75	3.9057	.60634	.07001

Results show that respondents with higher religiosity place greater importance of the Islamic ethical elements of the advertisement, as can be seen on Table 15. Significant differences were found for the perception of the Islamic ethical elements overall, and also for dimensions one and two. For dimension three regarding honesty, both groups place a great level of importance. Analysis was also done by breaking down the two dimensions of religiosity. For religious belief, there is a difference on the perception of the Islamic ethical elements overall, and on Dimension One. For religious practice, there is a difference on the perception of the Islamic ethical elements overall, and on Dimensions One and Two. Thus, religious practice is a more differentiating factor compared to religious belief.

Table 14. Comparison between different religiosity levels

		Independent Samples Test				
		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	Sig.	Mean Difference
ADdimen1	Equal variances assumed	2.317	.131	-5.833	.000	-.94648
	Equal variances not assumed			-5.438	.000	-.94648
ADdimen2	Equal variances assumed	2.527	.115	-1.990	.049	-.34917
	Equal variances not assumed			-2.075	.041	-.34917
ADdimen3	Equal variances assumed	.004	.952	-1.117	.266	-.13722
	Equal variances not assumed			-1.135	.260	-.13722
AD	Equal variances assumed	.111	.740	-4.506	.000	-.54460
	Equal variances not assumed			-4.595	.000	-.54460

5. Limitations and future research

The first limitation of this study is the limited number of respondents obtained. Although more than one hundred respondents were obtained, it did not fulfil the ideal number of respondents. Hair et al. (2009) state that the general rule is to have at least five times the number of indicators analyzed. Thus, the ideal sample for this study was a minimum of $29 \times 5 = 145$ respondents. Another limitation was the limited variety in respondents, especially in age and ethnicity. In some age and ethnicity groups, there were only one or two members even though there should be at least 32 members. This indicates that the sample was not representative to be compared.

The previous two limitations lead to a third one, namely the skewness of religiosity. Thus, the data was not normally distributed. However, statistical analysis such as ANOVA and independent samples t-test are robust enough to still analyse the data.

The findings and limitations of this study lead to several paths for future research:

- The first is to perform qualitative research aimed to discover the most important Islamic ethical elements in advertising for Indonesian Muslim consumers. The elements investigated in this research were only taken from literature and have not been validated from the consumers' perspective. The literature was also heavily sourced from Middle Eastern interpretations and regulation. Thus, it would be insightful to study this topic from the Indonesian Muslim consumers' perspective and looking deeper into their perceptions.
- Besides that, this research can also be extended to examine the effects of Islamic ethical elements in advertising on attitudes and purchase intention.

6. Conclusion

Based on the results of this research, it can be concluded that Indonesian Muslims place different levels of importance on different Islamic ethical elements of an advertisement. The most important elements overall are those related to honesty portrayed in the advertisement. Gender, age, ethnicity and level of religiosity were significant differentiating factors for the sample, even though age and ethnicity were only significant for specific elements instead of the variable as a whole. This research contributes to the body

of literature that Muslims should not be considered as a homogenous group (Sandikci, 2011) and that differences exist even between people of the same religion and nationality. Thus, this emphasizes the need for marketers and advertisers to really understand the target market that they are trying to reach so that the consumers would not dislike or be offended by their advertisements.

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