# 1. ETHICAL ASPECTS IN MARKETING MIX AND THE IMPACT TO CUSTOMER VALUE AND INTENTION IN EDUCATION SERVICES

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#### ETHICAL ASPECTS IN MARKETING MIX AND THE IMPACT TO CUSTOMER VALUE AND INTENTION IN EDUCATION SERVICES

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#### ABSTRACT

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This research is focusing on what kind of ethical aspects in marketing mix and how are those aspects give impact on values and intentions of education services customer. The methods used in this study were exploratory and survey method. The approach was implemented in accordance with the interests of achieving the objectives of the study. According to exploratory study, steps of data collection consists of: preparation, research conduct, and data analysis. Data was collected through documentation study, interviews, focus group activities, and semi-open questionnaire. The outputs of exploratory study are: construct building, variable operationalization, and questionnaire items. Furthermore, the survey involved 12 Master of Management courses that exist at 4 universities in Bandung, Indonesia, and also involved 150 respondents. Exploratory study showed that the construct of ethical products (except for the two indicators), the price and the place, still has not revealed the existence of the suitability of the indicators with the available data. Further test on the model suitability shows that the ethical aspects which influence the values is only the price ethics. While other ethical aspects of the data did not support the influence of the ethical aspects of product, promotion, and place to the customer values. However, the values influence the intentions of educational services costumer.

#### Keywords: ethics in marketing mix, customer value, intention, education service

#### 1. INTRODUCTION

The essence of ethics which requires to be considered in marketing is that marketers must be able to transmit, communicate, and carry out fundamental ethical practices to increase costumer's confidence. The basic values are: honesty, responsibility, fairness (treatment balanced), respect, and openness (AMA, 2004). In the context of the marketing mix in which the core aspects are the delivery of products, services, processes, pricing, products determination, and the people who play role in providing services, it can be presumed that the ethical aspect is becoming the important part in the implementation of marketing mix.

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44 This is consistent with the theory of planned behavior (Ajzen, 1991, 2005) as also mentioned in the general theory of marketing ethics (Hunt & Vittel, 1986) which stated that the intention and ethical judgment cause an effect on behavior. Several previous studies indicate that there are ethical aspects in the marketing practice. Referring to the results of previous studies, although there is an anecdotal evidence that ethical behavior is influenced by individual factors (attitudes and motives), nature of work, organization, code of ethics implementation, and relationships between ethics with quality achievement services, but the position of the ethics aspect in the context of the marketing mix and its effect to the intention of customers is not vividly clear yet. Thus, the investigation on the role of the ethical aspects in each element in the marketing mix of education and its influence on the customer intention still need to be conducted. As an effort to gain clarity of the relationship between the ethical aspects of the marketing mix in education services, with the consideration that the competition in providing education services is quite high, we chose private universities in Bandung, Indonesia as the research objects,

In 2014, there are about 3,147 higher education institutions with 15,819 departments in Indonesia. 15.6% or 491 of them were located in Bandung, Indonesia. With this total number, Bandung is considered to be a region with the highest number of universities/colleges in Indonesia. In relation with those three strategies, the ethics is seen as part of efforts to improve the university's image, so it is important to assess the ethical aspects of the marketing mix of this particular educational services. According to previous research, yearly increase in the number of Master of Management graduates followed by the number of tuition providers. The competition between traditional, independent, and private universities, is increasing with a variety of joint ventures and franchise operations fragmenting this highly competitive market (Cubillo, Sanchez, & Cervino, 2006; Ivy, 2008). As the number of degree choices grows and prospective students have a wider variety of universities from which to choose, the need for the universities to differentiate themselves from the competition is self-evident, resulting increase in the importance of the marketing role in student recruitment (Taylor & Darling, 1991; Canterbury, 1999; Coates, 1998 10, 2008). Based on the study of the issue and the empirical evidence in previous studies, this research focuses on what kind of ethical aspects in marketing mix and how are those aspects give impact on values and intentions of education services customer.

#### 2. THEORETICAL BACKGROUND 2.1 Marketing Ethics Implementation

Marketing ethics is the study of the moral aspects in the marketing activity. This activity assessed by the guidelines whether or not the actions undertaken is in accordance with the principles of human respect, fair or unfair. In marketing their products, companies should adhere to the contractual agreements and regulations in order to meet the expectations of the costumers for goods or services being consumed (Rusyani, 2007). While the marketing ethics is being perceptibly as the moral principles that define right or wrong behavior in marketing, ethical issues usually formalized by law or regulation in accordance with the standards of the community (Ferrell, 2001).

Promotion is one of marketing activity forms, which is considered as the industry driving. The company carries out the promotion in order to increase profits and existence in the market as well as to seize influence and consumer attention. Regarding to this, the company also seeks to infuse its products with a strong image to customers through promotions.

In the development of ethical marketing practices, American Marketing Association (AMA) in 2004 had declared about ethical regulations and values that should be used as a guide for its members (Muchina & Popovici, 2008). In accordance with the declaration, marketers must respect the behavior and ethical values as a form of responsibility to the interested parties, such as customers, employees, investors, media, and community members. General regulation in the declaration is described as follows (AMA, 2004):

a. Marketers should not do anything that is detrimental;

b. Marketers must strengthen confidence in the marketing 30 tem;

c. Marketers must deliver, communicate and carry out 130 undamental ethical values that will increase consumer confidence in the marketing system integrity. The basic values are honesty, responsibility, fairness, respect, openness, and respect the rights of citizens.

Related to ethics in marketing communications, particularly on advertising, the unethical actions include: manipulation (Solomon, 2002), deceptive, suggesting the over-expressive condition as a result of a media combination, sound, color, and movement, manipulating children, making direct comparisons, showed violence and sexual connotations (Kotler & Armstrong, 2009; Popescu, 2003). Thus, it was explained that the advertisement must contain clear information and should not exploit the experience of other customers without any valid and accountable test (Muchina & Popovici, 2008). Hence, the tendency of giving excessive promise (over-promising) in the advertising is a violation of ethics.

Regarding to marketing ethics, guidelines on business ethics is also play an important principle that led to the achievement of the benefits in ethics implementation. In the "*Caux Round Table: Principles for Business*" (as cited in in Rusyani, 2007), explained that the business conduct is necessary to develop a spirit of mutual trust, acknowledged the seriousness, straight-forwardness, honesty, faithful to the promises, and openness.

It is important for the credibility and integrity of the business as well as for smoothness and efficiency in business transactions. In addition, Velasquez (2005) describes the four principles of doing business: utilitarianism, rights, just<u>ice</u>, and caring.

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#### 2.2 Marketing Mix Concept

"Marketing mix is the set of marketing tools that the fir 5 uses to pursue its marketing objectives in the market." (Marketing Management, 1997) in which, more or 18 s, marketing mix is a set of marketing variables that can be controlled, used by a business entities to achieve marketing objectives in the target market. According to Kotler (2009), marketing mix is the set of marketing tools that the 35 m uses to pursue its marketing objectives in the target market. (11) while, Stanton (1978) stated that the marketing mix is a combination of four variables or activities as the core of the company's marketing system, consists of product, price, promotion activities, and distribution systems.

There are many marketing tools. McCarthy popularized the marketing tips sharing into four (4) factors, which called as the 39 r Ps: product, price, place, and promotion (as cited in Kotler & Armstrong, 2009), which consists of advertising, public relations and publicity, personal selling, and direct marketing.

Marketing mix that consists of product, price, place, and promotion (4 Ps) is in line with the changing times and market demands which constantly progressing, has evolved and continues to evolve in line with the development of consumer behavior and marketing intelligence experts. Lovelock and Wrigh 21002, pp.13-15) developed the marketing mix into an integrated service management using 8 Ps approaches, which are: product elements, place, cyberspace and time, promotion and education, price and other user outlays, process, productivity and quality, people, and physical evidence.

#### 3 METHODOLOGY

The methods used in this study were exploratory and survey methods. The approach was implemented in accordance with the interests of achieving the objectives of the study. Exploratory study was implemented as a mean to gain an initial understanding of the issues to be studied. This study was carried out following the process and stages according to a qualitative study as follows:

PREPARATION	Identifying brochure, leaflet, Master Program	Facility, curriculum, lecturers,
	Website, based on the information proposed	location, testimonial, goals
	on the publication materials	
	Identifying prospective respondents	
	Making contact with prospective	
	respondents to ask for their readiness in	
	being one of the respondents	
	Setting time to distribute semi-open	
	questionnaire, interview and discussion	
RESEARCH CONDUCT	Distributing semi-open questionnaire	Justification gained that all
	Conducting an in-depth interview	information will be interpreted as a
	Conducting discussions	promise
		Recording
		The minutes of discussions

#### TABLE 1. EXPLORATORY STUDY STAGES

DATA ANALYSIS	Synthesizing	
	Construct building	
OUTPUT	Variable operationalization	Theory
	Complete draft of questionnaire items	Preliminary study result

#### 1

According to exploratory study steps, data collection consists of: preparation, research conduct, and data analysis. Data was collected through documentation study, interviews, focus group activities, and semi-open questionnaire. The outputs of exploratory study are: construct building, variable operationalization, and questionnaire items.

Further, survey involves 12 Master of Management courses that exist in 4 universities in Bandung, Indonesia. Data collection was conducted in July to September 2015 and was involving 150 respondents. The hypothesis testing is done by using the quantitative method as the primary method.

Ways of performing the data collection process will be presented below, which covers the object of study, population and sample, the survey questionnaire, and the results of experiments conducted by researchers in the quantitative study.

Data processing analysis was conducted using descriptive analysis to determine the profile of respondents using Statistics Package for the Social Sciences (SPSS) version 17.0 for Windows. Meanwhile, the relationship between variables was measured by the Structural Equation Modeling (SEM) method using LISREL 8.80 software (Jöreskog & Sorbom, 2004).

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#### 4. RESULT AND DISCUSSION 1

This study was conducted on 12 Master of Management courses that exist in 4 universities in Bandung, Indonesia. Data collection was conducted in July to September 2015 and was involving 150 respondents. The number of questionnaires that reached back was 121 questionnaires (80.06%). The results of the study in detail are described as follows:

#### 4.1 Respondents Overview

An overview of t47 espondents described by group of age and selected departments. Conditions of respondents by group of age can be seen in Table 2 as follows:

Group of Age (years old)	Respondent(s)	%
< 25	20	16.53
25-35	56	46.28
36-45	21	17.36
>45	6	4.96

#### TABLE 2. RESPONDENTS BASED ON GROUP OF AGE

Source: Data processing

Based on group of age, it can be seen that most of the respondents aged are in the group of 25-35 years old or 46.28% from total respondents, while the lowest percentage of respondents is in the group of over 45 years old or 4.96% from total.

Referring to the group of age in accordance with the respondents, this research has reached the expected targets, in which the group of age that has reached moral development to perform ethics assessment.

This is consistent with the theory of moral development from Kohlberg (as cited in Slavin, 2008), which stated that at certain age range, an individual has entered the post-conventional level, i.e. individual defines their own values in terms of e 27 al principles that they have chosen. Individuals who have been at this moral development level, has entered stage 5, which is called the social contract orientation phase, and stage 6, which is called the universal ethical principle orientation (Slavin, 2008).

At the orientation of the social contract stage, individuals perceive what is right in terms of individual rights and the general terms of standards agreed upon by the entire community. While the orientation of universal ethical principles phase, the truth is determined based on the owned ethical principles. Thus, according to the characteristics of this study, the existing respondents are as expected.

Program	Respondent(s)	%
Information System Management	2	1.65
Human Resources Management	14	11.57
Educational Management	3	2.48
Business Information System	5	4.13
Marketing Management	12	9.92
Accounting	5	0.83
Financial Management	4	3.31
Business Law	4	3.31
Master of Business	14	11.57
Master of Management	10	8.26
Hospital Management	30	24.79
Tourism Master of Management	6	4.96
N/A	12	9.92
Total	121	100.00

#### TABLE 3. RESPONDENTS BASED ON DEPARTMENT IN THE MASTER OF MANAGEMENT PROGRAM

Source: Data processing

From Table 3, it can be seen that most respondents are students who study in the areas of Business Management majoring in Hospital Management, Human Resources Management and Master of Business. Referring to the current economic conditions, then Master of Management majors has been developed, mostly on Hospital Management. The development is in line with the development of hospitals in Indonesia, which is currently experiencing a major transformation. At the present time, the hospital is dealing with the global atmosphere and compete with alternative health care. In this kind of circumstances, hospital services should be managed on the basis of management concepts that have ethics (UGM, 1999).

#### 4.2 Variable Overview TABLE 4. DESCRIPTIVE VARIABLE RESEARCH STATISTICS

Variable	Value (%)		Remarks (Number of item(s))	
	Max	Min	Max	Min
Product	85.60	73.30	1	5
Location	87.60	79.30	12	14

Promotion	80.50	78.00	18 and 19	20
Cost	86.10	82.15	23	25
Costumer Value	84.00	78.20	30	32
Intention	80.10	80.50	38	37

Variable overview of the research was described in the descriptive statistics. Referring to Table 4, it can be seen that the product aspect variable perceived as an aspect of the highest condition of ethics. Product is representing the name of the course to be pursued submitted at the time before the course started, while the condition of ethics still perceived as not optice I means that the use of paid tuition fees has not delivered openly. It was associated with the principle of legal and moral accountability to society/stakeholders, i.e. public acknowledgment of behavior and honesty/integrity (Payne & Pressley, 2013).

In addition, Brinkman (2002) describes the importance of a professional attitude and openness in business practices. This is in line with the conce 3 of the Aristotelian virtues (Bragues, 2006) which describe the constructs related to business practices, namely: courage, self-control, generosity, magnificence, magnanimity, justice, and sociability.

While the aspect of location has shown good ethics in a way that the college campus location is exactly the same as what has been delivered on the initial information. The ethical aspect that is not optimal is the fact that the building/campus buildings do not provide a means for students with physical limitations. This is in line with the ethical principles of Kant (as cited in Wolff, 1969) which paid tribute to others or do not discriminate, and Aristotle (as cited in Barnes, 1984) related to justice.

Furthermore, in relation to the promotion, the results showed that the ethical aspect which has been perceived well was the promotional material on the teaching faculty, as it was in accordance with the perceived condition. But, thing that considered not optimal is a program curriculum which was still unclear during the promotion. This is not in line with the consistency aspect (Payne and Pressley, 2013; AAAA Codes, 2011).

At the cost aspect, the implementation of ethical principles is that the information on educational cost from the beginning until graduates already informed when registration process conducted. While thing that still cannot be 3 ntified optimally is the fairness in pricing. Ethics relating to fairness in business is important. This is in line with Stoll (2002) and Holley (1987) who suggest that marketing ethics include at least three major tenets. The buyer and seller must be adequately informed as to the transaction. Neither the buyer nor the seller should experience any force in engaging in the transaction, and they must both be capable of engaging in rational thought.

Related to the customer value, the highest customer value is the benefit received by the participants of the program, in which the study taken was found useful to improve the ability to compete in the job market. While the lowest shown from the fact that the study taken was beneficial to improve the social status. This is consistent with the research which stated that the benefits of participating in the Master of Management program particularly in regard to the need to increase job skills.

If it was related to the purpose of the participants of Master of Management program in general, i.e. to improve the managerial capabilities and business knowledge (Mihail & Elefterie, 2006), then respondents perceived conditions related to the functional relative value already achieved, although still not optimal. This weaken achievement was in line with the criticism of master deare educations which shows that the knowledge and skills presented in an master program is less relevant to the needs of practitioners (Bennis & O'Toole, 2005; Mintzberg, 2004; Pfeffer & Fong, 2002).

Furthermore, for the customer value in general, respondents advised to follow the program that is being followed at this time (80.5%). It shows that respondents are already in a loyal stage. It also shows that basically the

respondent tendency to make positive word of mouth promotion to people located in his surrounding areas is quite high.

However, there are participants who demonstrate low desire to do positive word of 34 th, remembering that the lowest scores given were 1. In line with the above conditions, the 34 earch results of McKee, Simmers, & Licata (2006) indicates that the service perceived by the customer gives positive effect on positive word of mouth. Similarly, the research of Molinari, Abratt, & Dion (2008) which proved empirically that the perceived value influence on positive word of mouth.

#### 4.3 Survey Result

Referring to the results of the initial measurement model, the indicator Place 1 and Product 10 have loading factor values below 0.5, then both indicators are excluded from the analysis. In the next stage, after both indicators were excluded from the analy 41 then the results of the measurement model shows the chi-square/degree of freedom (CMIN/DF) is 1.9 (under 2) and Root Mean Square Error of Approximation (RMSEA) is 0.087 (marginal), thus the measurement model can be forwarded.

Based on the measurement model, it can be seen that all indicators related to ethical products (except P10), place (except L1), promotion and price are significant indicators which measure the ethical aspects of the educational services marketing mix. The indicators are:

Variable	Indicators	Loading
		Factor
Product (produk)	P1. The suitability of the names of courses offered to those taught	0.55
	P2. Disclosure of teaching materials information	0.67
	P3. Clarity of information lectures facility	0.60
	P4. Clarity on lectures regulation	0.62
	P5. Disclosure of the use of tuition	0.64
	P6. Disclosure of program information	0.64
	P7. Disclosure of lecturers to be criticized	0.72
	P8. The availability of means to convey input / suggestions	0.72
	P9. Lecture materials evoke the national spirit	0.65
	P11. Disclosure of information related to learning	0.59
Place	L2. The suitability of the location of the campus for learning	0.58
(place)	activities	
	L3. Campus buildings provide a means for student disability	0.67
	L4. Directions that facilitate the use of building facilities	0.68
	L5. Feasibility of building/campus	0.56
Promotion (promo)	PR1. The relevance of promotional materials of the building with the actual condition	0.71
	PR2. Name of lecturer informed is the same as the one who teach	0.73
	PR3. Clarity curriculum on promotional material	0.73
	PR4. Curriculum offered is equal to curriculum given	0.81
	PR5. Facilities and infrastructure is in accordance with the promoted	0.76
	PR6. No indication of hiding something in promotional materials	0.71
Price (harga)	PC1. Information on whole tuition delivered since the beginning	0.56
	PC2. No additional charges from the cost informed	0.55

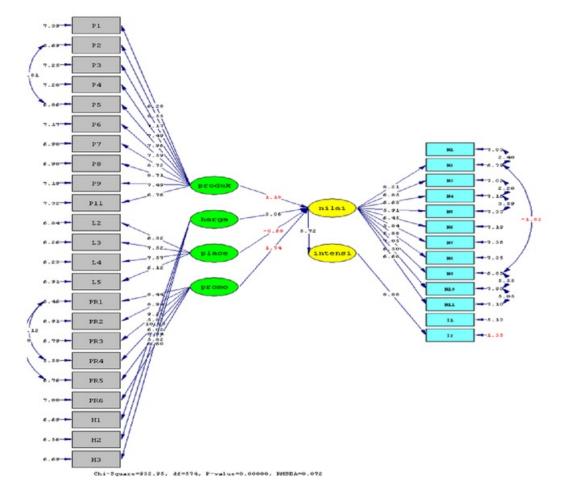
#### TABLE 5. SIGNIFICANT INDICATORS FOR MEASURONG ETHICS IN THE EDUCATIONAL SERVICES MARKETING MIX

	PC3. The reasonableness of the education cost	0.59
Source: Dat	a processing SEM	

Referring to Table 5, it can be seen that in general, if referred to Sekaran (2005), the optimum loading factor with a value above 0.7. It can be identified that the constructs which have loading factor above 0.7 is a construct of the promotion. As for other constructs, there were two indicators which have product loading factor values above 0.7.

Thus, the ethical aspects in the product mix of educational services is not fully supported by the data yet, except for the promotion construct. This indicates that the promotional aspect of the education agency already referred to the Ethics Pariwara Indonesia and in accordance with Law No. 8 of 1999 on Consumer Protection.

Next, in the association with the results of structural model test, the result after revision, as follows:



#### FIGURE 1. STRUCTURAL MODEL TEST RESULTS

(note: nilai = value, intensi = intention)

Structural model test results show that only the price construct influences the value of educational services. While the value significantly affect the intentions of educational services costumer, further test showed that the model fit Goodness of Fit Index (GFI): 0.7 (poor fit). However, GFI greatly affected by the number of samples. It means when the number of samples being add up, then GFI tend to rise. In this model of study, the number of samples is still inadequate referring to the number of indicators, and caused the GFI low. However, by reviewing the other 32 cators, which is CMIN/DF, this model is considered very good (1.625, or < 2). Furthermore, if it seen from Non-Normed Fit Index/Tucker Lewis Index (NNMI/TLI) and Comparative Fit Index (CFI), all are above 0.9, and RMSEA is also below 0.08. Thus, from overall, the model is quite good. It would be better if in the following study the sample size is larger.

The result of the research shows that product, promotion, and place have not been affected to the value of the customer. The value of the customer in terms of the benefit studies to solve the employment problem, improve knowledge, develop leadership skills, career opportunities, labor market competition, psychological, and networking. Referring to the results, it was identified that ethical price perceived by learners affects the benefits received or in accordance to perceived value. However, there was still no significant influence between the ethical aspects of the given curriculum presentations, infrastructure, and promotion to the value received by learners. Furthermore, the value encourages students to do word of mouth to other prospective students. This conditions consistent with the idea which stated that the perception of price can affect **3** e perception of quality ((Little, O'Toole, & Wetzel, 1997; Ratshinga, 1998; Ivy, 2008). In addition, Chonko & Hunt (2000) identified six ethical problems faced by marketers most often: bribery, fairness, honesty, pricing strategy, product strategy, and personnel decisions. Thus, this study still indicates the suitability of ethical issues in the price which play role in forming the customer education's values.

#### 5. CONCLUSION AND IMPLICATION

The results showed that the construct of ethical products (except for the two indicators), the price, and the place still has not revealed the existence of the suitability of the **1** cators with the available data. As for the construct of ethical promotion already showing the suitability between indicators with available data.

Further test on the suitability of the model, it can be seen that in general the model is good enough but still (1) on the value of GFI. This can be due to the number of samples that need to be enlarged. In addition, the model shows that the ethical aspects which influence the values is only the price. While other ethical aspects of the data did not support the influence of the ethical aspects of product, promotion, and place to the customer values. However, the values influence the intentions of educational services costumer.

Further, ethics in the context of high tertiary educational resources can be viewed as intangible resources which have role to build a program image or reputation and developing Master of Management program competitiveness. Therefore, the management needs to continually emphasize the effort of improving the ethics implementation in its service.

The implication for a managerial practice directed to educational service management; that the implication 43 ethical may has consequence to the customer value and may increase their intention to engage in positive word of mouth. Positive word of mouth is a resource of institutional reputation, which lead to organizational competitiveness.

Reputation is also the result from consumer satisfaction experience of c<sup>2</sup> pany products along with the combination of company attributes that are obtained from the activity. In general, a good reputation (what might be called a high level of "reputational capital") attained from <sup>(2)</sup> ethical management of the relationships described above will lead to higher revenues and lower costs. Under this argument, behaving unethically would seem to be a sufficient but not necessary condition for lower-than-expected profitability.

That is, a firm whose managers engage in unethical behavior would automatically earn lower long-term profit than otherwise. However, firms whose managers behave ethically could also have lower-

than expected profitability if they made poor decisions such as targeting wrong markets or acquiring companies that do not fit the firm's mission or business model (Burton & Goldby, 2009).

Further research may emphasizes on the attempt to refine the construct of ethics in marketing mix, specifically in the product, promotion, and place. This due to the SEM analysis showed poor fit for this construct where a big measurement error had occur in the commitment variable, which needs re-specification in the structural model. This research was only done in Master of Management programs in Bandung, Indonesia. Therefore, it is challenging to explore how the condition occurs if the research is done at other country with various master programs.

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