

DOES ETHNIC DIVERSITY AFFECT CUSTOMER SATISFACTION

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Abstract: Important factors in a company related to ethical issues have an impact on consumer purchasing decisions. The relationship between the application of business ethics and purchasing decisions has been studied by several researchers. The impact of a business ethic and purchasing decisions and customer satisfaction depends on culture. The culture of ethnicity will form its own characteristics in the business that is carried out; it will impact how a consumer views the business which has an impact on satisfaction in purchasing. Culture also that can be seen from the ethnicity of the business owner will make customers consider buying products from a place of business. Therefore, the study wants to reveal how the visible culture or ethnicity can make customers satisfied to buy at a particular business. In addition, this study also aims to reveal how ethnicity can distinguish the relationship between ethical behavior and consumer satisfaction in making purchases. The methodology of the study is the content analysis method by conducting a content analysis on literature studies to obtain the results of the discussion of the selected variables. This study explores previous research related to building initial hypotheses without empirical data collection. The research results found that there is a relationship between ethnicity and consumer satisfaction. There are several opportunities to extend this study. This study could also be conducted by including motivation variables to moderate the relationship between ethnicity and customer satisfaction.

Keywords: Ethnic, culture, customer purchasing decisions, customer satisfaction

Abstrak: Faktor penting dalam sebuah perusahaan yang berkaitan dengan masalah etika berdampak pada keputusan pembelian konsumen. Hubungan antara penerapan etika bisnis dan keputusan pembelian telah dipelajari oleh beberapa peneliti. Dampak etika bisnis dan keputusan pembelian serta kepuasan konsumen bergantung pada budaya. Budaya kesukuan akan membentuk ciri khas tersendiri dalam usaha yang dijalankan; Hal tersebut akan berdampak pada bagaimana konsumen memandang bisnis yang berdampak pada kepuasan dalam pembelian. Budaya juga yang dapat dilihat dari etnisitas pemilik usaha akan membuat konsumen mempertimbangkan untuk membeli produk dari suatu tempat usaha. Oleh karena itu, penelitian ini ingin mengungkap bagaimana budaya atau etnis yang terlihat dapat menciptakan kepuasan konsumen dalam membeli produk tertentu. Selain itu, penelitian ini juga bertujuan untuk mengungkap bagaimana etnisitas dapat membedakan hubungan antara perilaku etis dengan kepuasan konsumen dalam melakukan pembelian. Metodologi penelitian adalah metode konten analisis dengan melakukan analisis konten pada studi literatur untuk memperoleh hasil pembahasan variabel-variabel terpilih. Studi ini mengeksplorasi penelitian sebelumnya yang berkaitan dengan membangun hipotesis awal tanpa pengumpulan data empiris. Hasil penelitian menemukan bahwa ada hubungan antara etnisitas dengan kepuasan konsumen. Ada beberapa peluang untuk memperluas studi ini. Studi ini juga dapat dilakukan dengan memasukkan variabel motivasi untuk memoderasi hubungan antara etnisitas dan kepuasan konsumen.

Kata Kunci: Etnis, budaya, keputusan pembelian konsumen, kepuasan konsumen

INTRODUCTION

Important factors in running a company are related to ethical issues that have an impact on consumer purchasing decisions (Velazquez, 2005). Business ethics are also very important to support the sustainability of the company (Werner, 2010; Velentzas and Broni, 2010).

The relationship between the application of business ethics and purchasing decisions can be seen from several previous studies. First, study from Parilti et.al. (2014) states that manipulation and unethical actions when marketing products can affect consumer shopping behavior. Another studyer, Creyer (1997) also stated that ethical actions will have an impact on consumer purchasing decisions. Seppanen (2013) suggests that companies that implement good ethical behavior will be preferred by customers.

Culture is a way of life of a group of people and passed down from generation to generation. Culture is made up of many complex elements, including religious and political systems, customs, language, tools, clothing, buildings and works of art. When someone tries to communicate with people of different cultures and adjusts their differences, it proves that culture is learned. Culture is complex, abstract, and broad. Many aspects of culture also determine communicative behavior. These socio-cultural elements are scattered and include many human social activities.

An ethnic group is a group of human whose member identify themselves each other, that usually based on the same lineages. Ethnic identity is also marked by recognition the recognition of the group characteristics.

The results of the international meeting on the challenges in measuring the ethnic world in 1992 stated that ethnicity is a fundamental factor in human life. This is a signal embedded in human experience. Anthropologists Fredrik Barth and Eric Wolf argue that ethnicity is the result of interaction, and it's not an essential characteristic of a group. The processes that raise the identifications that are called ethnogenesis.

The impact of a business ethic and purchasing decisions and customer satisfaction also depends on culture. The culture of an ethnicity will form its own characteristics in the business that is carried out; it will impact on how a consumer views the business which has an impact on satisfaction in purchasing. Culture that can be seen from the ethnicity of the business owner will make customers consider buying products from a place of business.

In several articles written on the internet, it is illustrated that culture is the most powerful thing in shaping consumer buying decisions. In addition, it is said that if organizations want to be more specific, they can show subcultures that are part of a larger culture. Based on this statement, it is known that the culture of an organization contributes to consumer satisfaction.

Several studies have revealed that culture is a determining factor for consumer satisfaction in buying goods. First, the existence of cultural differences in social life will cause differences in values and rules (Klimsza, 2014) which ultimately shape differences in people's desires and behavior (Luo, 2009). Furthermore, Scholtens and Dam (2007) revealed that there are differences in policies regarding corporate ethics that are centered on different countries. In addition, Lozano (1998) also reveals that culture creates the values that are part of a business practice. The results of study by George, et.al. (2012) stated that national culture determines organizational culture. These results become a reference for multinational companies when it operates in the global market.

Based on the results of the study and article above, the study wants to reveal on how the visible culture of ethnicity can make customers satisfied to buy at a particular business. In addition, this study also aims to reveal how ethnicity can distinguish the relationship between ethical behavior and consumer satisfaction in making purchases.

LITERATURE REVIEW

Ethnic

An ethnic group is a group / human group whose members identify with each other, usually based on the same lineages. Ethnic identity is also marked by recognition from others about the characteristics of the group by the similarities in culture, language, religion, behavior and biological characteristics.

Cultural influence on customers is presented through values and habits. Values and habits actually have different meanings in each culture. Values and customs as cultural representations are very often carried out by a group of people. Habits or what a person uses and consumes will reflect his culture. Therefore, if someone says that humans actually consume goods based on their values and habits in their daily lives, which is not a wrong opinion.

In the buying process, first customers evaluate and end purchase decision in the end then it will reflect whether the consumer is satisfied or not, most of the considerations are the value and habits that can be generated from the purchase of an item. Of course this does not apply to all product categories, but a great many purchases are made by customer taking into the values and habits.

Customers Satisfaction

In running the business, all large or small companies are inseparable from sales and good sales are sales that create satisfaction. Consumer satisfaction is the feeling of being happy or

disappointed by someone as a result of the comparison between the perceived and expected achievements or products. (Kotler,1997: 36).

Customers can experience one of the levels of satisfaction, those are;

1. When desire is lower than expectation

Customers will feel dissatisfied, because their expectations are higher than what customers receive.

2. When the desires match expectations

Customers will feel satisfied because their expectations are in accordance with what customers receive.

3. When the desire exceeds the expectation

Customer will very satisfy because what they receive is more than what they expect. The definition of satisfaction according to Zeithaml and Bitner (2003: 86) is: "Satisfaction is the customer's evaluation of product or service in terms of whether that product or service has meet their needs and expectations". Means that, satisfaction is a consumer's evaluation of a product or service where the product or service has their satisfaction.

The key to maintain the customers is to provide customer satisfaction. A very satisfied consumer according to Kotler (2008: 48) will:

- Become more loyal
- Buying more if the company introduces new products and improve existing products
- Providing favorable comments about the company and the product
- Paying less attention to competitors' brands and advertisements and is less sensitive against the price
- Providing product or service ideas to the company
- Requires less service costs than due to new customers' transaction become more routine

Consumer satisfaction has several dimensions. The dimensions of customer satisfaction are the results of the study findings presented by A. Pasuraman. Customer satisfaction has 5 dimensions, including:

1. Tangibles

Tangibles are concrete proof of a company's ability to perform the best for customer

2. Reliability

Reliability is the company's ability to provide the services in accordance with consumer expectations regarding with speed, timeliness, no errors, sympathetic attitude, and etc.

3. Responsiveness

Responsiveness is a fast respond or responsive in providing the service with easy and clear accompanied.

4. Assurance

Assurance is assurance and certainty obtained from employee courtesy, good communication, and knowledge, then a sense of customer confidence rised.

5. Emphaty

Emphaty is giving sincere and personal attention to the customers; to find out what customers want accurately and specifically.

THEORETICAL FRAMEWORK

From the theoretical study of ethnicity and consumer satisfaction and its dimensions, the writer makes the following framework as follows:

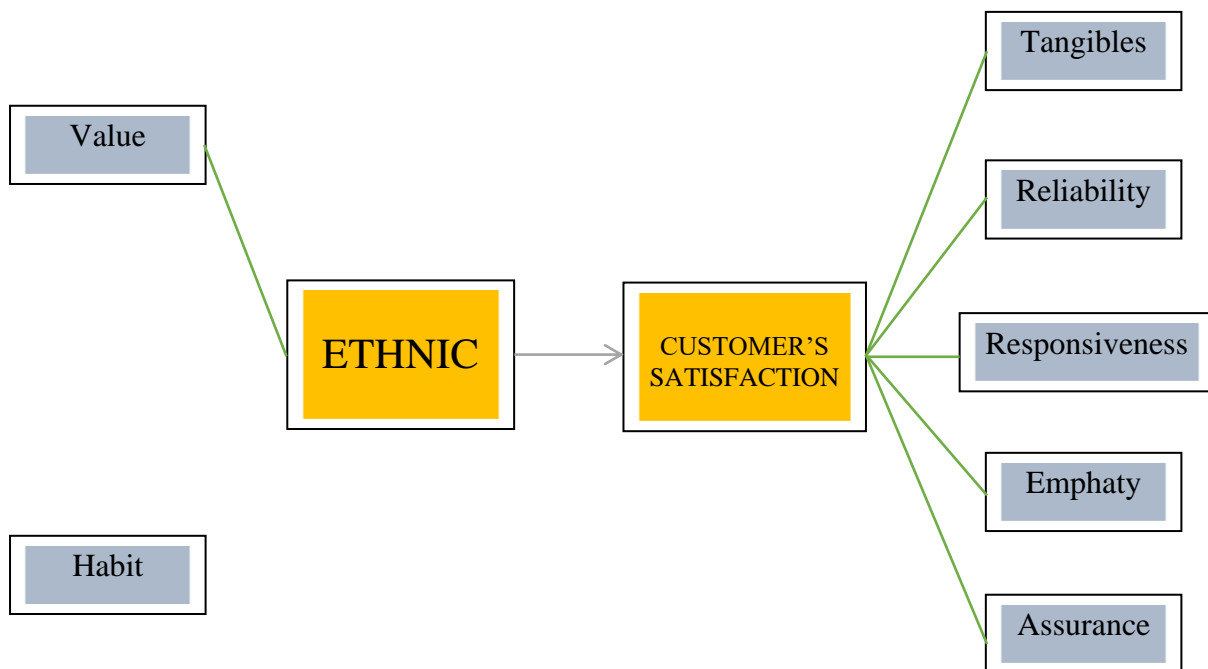


Figure 1: Framework Research

HYPOTHESIS

Framework of thought. The hypotheses of this study are:

- H1: There is a relationship between ethnicity and consumer satisfaction
- H2: There is a relationship between Ethnic Value and Tangible of Customer Satisfaction
- H3: There is a relationship between Ethnic Value and Customer Satisfaction Reliability
- H4: There is a relationship between Ethnic Value and Customer Satisfaction Responsiveness
- H5: There is a relationship between Ethnic Value and Emphaty of Customer Satisfaction
- H6: There is a relationship between Ethnic Value and Customer Satisfaction Assurance
- H7: There is a relationship between Ethnic Habit and Tangible of Customer Satisfaction
- H8: There is a relationship between Ethnic Habit and Consumer Satisfaction Reliability
- H9: There is a relationship between Ethnic Habit and Responsiveness of Customer Satisfaction
- H10: There is a relationship between ethnic habit and emphaty of customer satisfaction
- H11: There is a relationship between Ethnic Habit and Customer Satisfaction Assurance.

H1: There is a relationship between ethnicity and consumer satisfaction

Based on the results of study and hypothesis test conducted by Lusia Mariesti Andriani in the Academic Journal vol 1, February 2018 with the title Ethnic Role of Business Owners as Distinguishing Relationshipal Responsibilities in Purchasing Satisfaction, it can be concluded that ethnicity of business owners is not a differentiating variable in purchasing decisions but is able to differentiate relationship of relationshipal responsibility and purchasing decisions. Overall the results of this study provide an important contribution in enriching the concept of relationshipal responsibility and its impact on purchasing decisions. This study is a development of the results of previous studies; there are only several additional ethnic variables of business owners as dummy variables. The results of this study are empirically proven that the existence of a cultural basis that is formed in the owner of a business will have an impact on how the business is run. (Tan, 2014), such as what they do during transactions, thus forming the mindset of buyers on them, and have an impact. On customer satisfaction in purchases made. This study has a limitation which is the ethnicity; the ethnics conducted of this study are Chinese, Arabian, and Madurese with specific product that the generalizability is limited to the similar dcondition. Next study may expanding the scale of the study or

H2: There is a relationship between Ethnic Value and Tangible of Customer Satisfaction

Based on the results of the study and a test conducted by Abduljalil Sarli and Hoam Hot Tat at the International Journal of Fundamental Psychology & Social Sciences, Vol 1, Sept 2011 with the title Attracting Customers by Finding out Their Psychographic Traits, it is stated that the development of the current era, markets and customers are faced on the changing technology and new strategies very fast with innovation and new steps for the marketing factor. As a result, new innovations will create new abilities that can be adapted to new techniques, including, lifestyle and personality values. Psychographic segmentation is an important technique for creating product innovation through consumer needs and wants. It also provides important information on the values and personalities of customers for proper communication. The consequences of psychographic segmentation are important for stakeholders, as they can adapt their strategies based on the desires of their customers. They can also define different target markets and different product groups to compete in the market for. Finally, with psychographic segmentation that emphasizes the value and personality of customers in product marketing, that is an innovation strategy in order to reach the market and customer satisfaction.

H3: There is a relationship between Ethnic Value and Customer Satisfaction Reliability

The result of the study conducted by Nanda Amalia in the Journal of Consumer Science, vol. 1 2016, entitled Effect of Consumer Ethnocentrism and Perceived Quality of Product on Buying Behavior of Domestic and Foreign Food Products: A Case Study in Pekanbaru, Riau, Indonesia, shows that most customers are in the ethnic category. Perceptions of product quality have to be a good product, trusted and well produced so the customers are satisfied to buy the certain products. Customers of this study perceive the high category of product quality.

Most customers only buy domestic products, while the group of customers that purchases a mix of food products (domestic and foreign) is in second rank, and customers who only buy foreign products are in last rank. Purchases of domestic products are higher than foreign products.

Multinomial logistic regression analysis shows that the value of ethnicity and perceived quality of domestic products has the potential to influence domestic consumer satisfaction. Ethnic values have a negative impact on purchases of foreign products, and perceptions of the quality of domestic products have a negative impact on purchases of domestic and foreign

products. There are the limitations of this study; one of them is the convenience sampling method so that the data cannot be generalized to the consumer at large. Other variables that can be investigated in further study are government beliefs and policies and unexpected situations.

H4: There is a relationship between Ethnic Value and Customer Satisfaction Responsiveness.

The results of study conducted by Christine Grady in the AMA Journal of Ethics. 2006, with the title Ethics of International Study: What Does Responsiveness Mean? Demonstrating the possibility of ethnic responsiveness to promote satisfaction is best achieved it is not through further specification of the responsibilities defined in international guidelines but through close and respectful partnerships with country policies, communities, ethics committees and policy makers. Companies must be aware of, committed to, and respect the values, needs, norms and social practices of the local community, so that customer satisfaction can be achieved. Such partnerships would promote products of value and designed to answer a variety of consumer needs.

H5: There is a relationship between Ethnic Habit and Emphaty of Customer Satisfaction

The results of study conducted by Xuaming Cuo & C.B Bhattacharya in the Journal of Marketing, vol. 1 2006, with the title Corporate Social Responsibility: Customer Satisfaction and Market Value states that CSR is a cultural value that contributes positively to the market. Companies gain a competitive advantage and reap more financial benefits by investing in CSR.

The companies must realize that CSR initiatives can create a strong public relationships strategy, especially in a market environment such as customers who may have strong social relationships. A closer examination of the CSR portfolios from some of the top and bottom companies in terms of CSR provides additional insight into how managers can obtain positive market returns from CSR or avoid negative returns.

However, the findings on the CSR's term suggest that managers should not ignore the inherent CSR trap. For example, companies cannot always benefit from CSR actions. When companies are not innovative, CSR actually reduces their market returns. In particular, companies that are less innovative may be better off avoiding CSR programs. Managers must understand that CSR inconsistencies with internal factors can damage and lead to decreased market value and customer satisfaction. Consequently, marketers need to carefully examine the organizational context in totality before implementing a CSR initiative.

H6: There is a relationship between Ethnic Habit and Customer Satisfaction Assurance

The results of study conducted by Ahmad Othman in the *Journal of Economics World*, 2014, entitled *An Empirical Analysis on Relationship between Service Quality and Customer Satisfaction in The Malaysia Healthcare Service* show the results of an empirical analysis on the relationship between SQ and CS in Malaysian health services. The results of multiple regression analysis are quite good, called the single average t-test results for SQ show that all SQ variables including infrastructure, personnel quality, clinical care processes, administrative procedures, safety measures, company image, social responsibility, and hospital trust are statistics proved to be very high. Further analysis, the SQ ranking starts with the highest average of 5.314 for hospital trust, followed by infrastructure (5,247), safety measures (5,246), company image (5.2097), social responsibility (5.2091), clinical care process (5.1318), administrative procedures (5.0645), and personnel quality (4.9529). This shows that the quality of healthcare services in healthcare companies in Malaysia is very good.

Furthermore, the results of a single mean t test for CS show that all variables of quality, time, and cost are statistically proven to be very high. After further analysis, the CS rankings started with the highest average of 5.2329 for quality, followed by cost (5.2151) and time (4.9895). The results of the mean difference analysis showed that CS and all of its constructs did not show any differences in the means based on sex, ethnicity, and nationality. Customers are strongly influenced by infrastructure (0.121), clinical care (0.601), and hospital trust (0.139); also noted, customer time satisfaction is influenced by personnel quality (0.102), administrative procedures (0.562), and hospital trust (0.168); while customer cost satisfaction is influenced by administrative procedures (0.101), corporate image (0.130), social responsibility (0.315), and trust from the hospital (0.261). Overall, the findings of this study indicate that trustworthiness and administrative procedures are the two most important factors affecting the satisfaction.

H7: There is a relationship between Ethnic Habits and Tangible of Customer Satisfaction

The results of study conducted by Robert Guang Tian in the *International Journal of China Marketing*, 2010, entitled *Cross-Cultural Customer Satisfaction at a Chinese: The Implication to China Food Service Marketing*, explained that cultural factors are an important variable in customer consumption and satisfaction. Satisfaction is very important to customers because it reflects the positive results in fulfilling the uncomplete need. For

marketers, especially to service marketers, such as companies engaged in restaurants, customer satisfaction is a priority because it is a determinant of customer loyalty. Various factors influence customer satisfaction in the foodservice sector, such as service reliability, customer control over service, customer cultural awareness of organizational culture service, and food culture. It is important for ethnic restaurant operators to educate their customers to have a better understanding of their service organization culture and their ethnic food culture as well.

Most customers are aware of the differences between Chinese food culture and American food culture, but they need to know more about how and why they're different from other.

This study treats customers as cultural participants but it needs more investigation of how customers behave in various situations. The relationship between customers and employees were analyzed due to data limitations, although it is suggested that employee culture has a lot of influences on customer behavior.

The increasing number of international visitors to China in recent years has increased the need to understand customer satisfaction from a cross-cultural perspective by food companies in China. To create a competitive advantage, cross-cultural customer satisfaction must be studied by Chinese food companies systematically.

Chinese food culture and its elements have been identified by customers as the most important factor causing them to behave differently in other ethnic restaurants.

H8: There is a relationship between Ethnic Habits and Customer Satisfaction Reliability

The results of study conducted by Chou-Min Chiu in the Journal of Decision Support System, 2012, with the title Re-eximining the Influence of Trust on Online Repeat Purchase Intention: The Moderating Role of Habit and it is Antecedents states that customer loyalty is very important for continuity and the success of every company. By focusing on online selling, this study assesses the role of habit moderation in the relationship between trust and satisfaction. Previous study has suggested that online behavior regards usability, trust, satisfaction, and value as the main determinants of customer satisfaction, ignoring the important role of habit. We define habit in the context of online shopping as the extent to which shoppers tend to shop online automatically without thinking. Based on the latest study on sustainable use, states that the development of a model states that habits act as a moderator between trust and satisfaction. Data collected from 454 Yahoo! shopping center customers. The results suggest that a higher level of habit reduces the effect of trust on satisfaction. The

data also show that value, satisfaction, and familiarity are important for habit formation and are therefore relevant in the context of satisfaction.

The trust has a lower effect than habit on satisfaction. Habit will negatively moderate the impact of trust on satisfaction. Value, satisfaction, and familiarity are important for habit formation. Value has a positive effect on satisfaction which ultimately influences trust. Satisfaction plays a dominant role in habit development, and it followed by values.

H9: There is a relationship between Ethnic habit and Customers Satisfaction Responsiveness

The results of study conducted by Beh Yin Yee in the Journal of Electronic Banking System, 2010 with the title Factors Effecting Customer Loyalty of Using Internet Banking in Malaysia stated that service quality is not the only major factor in differentiating competitive offers. Based on comments from several respondents, good service quality is a must and is expected to be offered by each internet banking provider. This perception will result in the linkage between service quality and satisfaction not very strong in Malaysia. However, for Internet banking providers, they should not completely ignore these two factors because the underlying factors are the attributes of the company to include in the Internet, banking services to strategize the Internet and the increase in storage users. However for customer retention strategies, Internet banking service providers in Malaysia should look for other factors that can help create satisfaction in order to maintain competitiveness and provide benefits in the long term.

Second, consumers who are satisfied with Internet banking are more likely to be loyal to certain Internet banking. Customers who do not believe in internet banking will not use it. From a managerial point of view, internet banking must create trust and establish relationships with customers honestly, sincerely and keeping promises.

The conclusion is that internet banking providers should try to create a picture for service to consumers that includes integrity, virtue, competence and predictability to maintain customer loyalty and satisfaction. Finally, the reputation of Internet banking or internet banking provider has an influence on customer loyalty and satisfaction has a reputation that does not disappoint for banking in Malaysia. Banking companies in running internet banking must strive continuously to build, add or maintain a website or provider reputation in order to create customer loyalty and satisfaction.

H10: There is a relationship between Habit Ethnic and Emphaty of Customer Satisfaction

The results of study conducted by Aliza D. Racelis in the Asian Journal of Business and Accounting, 2013, titled Developing a Virtue Ethnic: Exploratory of Philippine Mannagers show empirical results, that companies wishing to satisfy consumers must be able to provoke thoughts by giving virtue in the Philippines. The findings of this study among managers in the Philippines, allow the manager's confidence to peer into the beliefs of these businessmen about the criteria they have and use to make decisions in satisfying consumers. Every manager must be able to make ethical decisions, or be able to provide insight into realizing good product quality. In conclusion, the supervisory survey of companies in the Philippines, which have different characteristics? Must have good 'business virtues' in order to create customer satisfaction in the Philippines. Care and respect which is characterized by sympathy, respect, generosity, support, and hospitality must be created.

In addition, the following conclusions can be drawn from the study results, those are:

- (1) This study confirms that there is a need to continue to improve ethical virtues and habits, because good ethics and habits will have an impact on the direction the company will take in the future. In turn, the results can provide existing evidence of satisfaction.
- (2) Other results corroborate the findings in better habits will have an impact on the creation of a culture of virtue as a better ethic for doing business.
- (3) The factors of virtue that should be improved include: (a) Care and concern, (b) Competence, (c) Ambition, and (d) Superiority, which turns out to be a managerial trait in companies in the Philippines.

H11: There is a relationship between Habit Ethnic and Customers Satisfaction Assurance

The results of study conducted by Bander A. Alsajjan in the International Journal of Management and Business, 2014, entitled Satisfaction-Trust Model: Developing Customer Satisfaction and Trust Indices for Mobile Service Providers in UK proposes a significance model for trust-satisfaction. Although the CSI was calculated for the sample, it was split between the two groups, highly satisfied customers would rarely investigate differences in behavior between groups. The results show that highly satisfied customers value their trust and satisfaction when their loyalty to the mobile service provider is maintained. Conversely, trust does not affect loyalty among satisfied customers. In addition, the service quality dimensions vary in their contribution to customer behavior based on the level of satisfaction.

The price charged by the service provider is less important in determining customer loyalty. Companies can provide a guarantee of maximum service to maintain customer loyalty and satisfaction. Finally, this paper proposes a consistent customer satisfaction index when there is a service that never disappoints from the company.

Data analysis is the most crucial part of the research. Data analysis summarizes collected data. It involves the interpretation of data gathered through the use of analytical and logical reasoning to determine patterns, relationships or trends. Discussion provides the explanation and interpretation of results or findings by comparing with the findings in prior studies.

CONCLUSION AND OPINION

1. There is a relationship between ethnicity and consumer satisfaction

From previous studies, it can be concluded that there is a significant relationship between ethnicity and customer satisfaction; certain ethnicities will have differences in running a company that differentiates the company. The differentiation of companies in terms of ethnicity and products will have an impact on consumer purchases. Companies that market certain products on an ethnic basis will have their own market segmentation with their own customer loyalty and consumer satisfaction. The existence of an ethnic basis of the business owner will have an impact on how the business is run, thus creating a different buyer mindset, and have an impact on consumer satisfaction in purchases made.

2. There is a relationship between Ethnic Value and Tangible of Customer Satisfaction

Tangibles are concrete proof of a company's ability to perform the best for customers. The ability to have new innovations will create the adaptations with the new techniques, including lifestyle and personality values. Psychographic segmentation is an important technique for creating product innovation through consumer needs and wants. It also provides important information on the values and personality of the consumer for proper communication. So that ethnic values also have a significant effect on customer satisfaction if the company noticed the psychographic innovation of an ethnicity. This makes the company able to have innovation and will have an impact on customer satisfaction. They can also define different target markets and different product groups to compete in the market for. Finally, with ethnic values that are implemented into the psychographic segmentation and emphasizing the value and personality of customers in product marketing, it is an innovation strategy in order to reach the market and consumer satisfaction.

3. There is a relationship between Ethnic Value and Customer Satisfaction Reliability

The study analysis shows that the value of ethnicity and the perceived quality of domestic products has the potential to influence domestic consumer satisfaction. Ethnic values have a negative impact on purchases of foreign products, and perceptions of the quality of domestic products have a negative impact on purchases of domestic and foreign products. So it can be said that there is a relationship between ethnic values and the reliability of consumer satisfaction for domestic customers who buy domestic products, while the relationship between ethnic values and the reliability of consumer satisfaction has no effect on domestic customers who buy foreign goods.

4. There is a relationship between Ethnic Value and Customer Satisfaction Responsiveness

There is a possibility in a relationship between the company's responsiveness to ethnicity in supporting customer satisfaction. Such relationships exist when companies do not live up to the norms and responsibilities set out in international guidelines but these relationships will occur in respectful and close partnerships with country policies, communities, ethics committees and policy makers. Companies must realize, that in order to achieve a commitment to achieve consumer satisfaction, it needs to respect the values, needs, norms and social practices of the local community. Such partnerships would promote products of value and designed to answer a variety of consumer needs.

5. There is a relationship between Ethnic Value and Customer Satisfaction Assurance

There is a relationship between ethnic values and consumer satisfaction empathy, cultured values of policies that describe responsibility to customers so that there's empathy to create satisfaction. For example, the company cultivates a CSR program which is empathy for customers and makes these customers feel satisfied with their trust in the company.

6. There is a relationship between Ethnic Value and Tangible of Customer Satisfaction

There is a relationship between cultural values and customer satisfaction assurance; this can be seen in the company's efforts to provide good service response. Cultural values that are friendly and polite, and serve will provide satisfaction to customers, especially if the company is a company engaged in the service industry.

7. There is a relationship between Ethnic Habits and Customer Satisfaction Reliability

The results of further study indicate that there is a very significant relationship between the habits of an ethnic group on tangible customer satisfaction. For example, the cultural habit factor of a place is an important variable in consumption and consumer satisfaction. It

can be seen from how ethnic habits are used as a positive value in a restaurant business in China. Restaurants companies in China prioritized the customers because it is a determinant of customer loyalty. Various factors influence customer satisfaction in the foodservice sector, such as service reliability, customer control over service, customer cultural awareness of service organizational culture, and food culture. It is important for ethnic restaurateurs to educate customers to have a better understanding of their service organization culture and their ethnic food culture.

8. There is a relationship between Ethnic Habit and Customer Satisfaction Reliability

In study with online companies, it is known that the relationship between ethnic habits and customer satisfaction reliability has a significant relationship. The results suggest that a higher level of habit reduces the effect of trust on satisfaction. The data also show that value, satisfaction, and familiarity are important for habit formation and are therefore relevant in the context of satisfaction. Trust has a lower effect than habit on satisfaction. Habit will negatively moderate the impact of trust on satisfaction. Value, satisfaction, and familiarity are important for habit formation. Value has a positive effect on satisfaction which ultimately influences trust. Satisfaction plays a dominant role in habit development, followed by values.

9. There is a relationship between Ethnic Habit and Responsiveness of Customer Satisfaction

There is a significant relationship between ethnic habits and responsiveness of customer satisfaction in banking company study that uses the internet banking program in Malaysia. However, consumer satisfaction created in Malaysia must be preceded by deserving good and simple programs on the internet. The habit and culture of using the internet is an obstacle, however, if customers in Malaysia feel tired, they will not turn to other banks.

10. There is a relationship between ethnic habit and empathy of customer satisfaction

There is a significant relationship between ethnic habits and consumer satisfaction empathy. As an example of this relationship seen from study on companies in the Philippines, the results of the study are that companies in the Philippines have a need to continue to improve ethical virtues and good habits; because good ethics and habits will have an impact on the direction the company will take in the future. In turn, the results can provide existing evidence of satisfaction. Other results corroborate the finding that better habits will have an impact on the creation of a culture of virtue as a better ethic for doing business. The factors of virtue that should be improved include: (a) Care and care, (b) Competence, (c) Ambition, and (d) Superiority, which turns out to be a managerial trait in companies in the Philippines.

11. There is a relationship between Ethnic Habit and Customer Satisfaction Assurance

From the results of study in the UK on cellular companies, it was stated that there was a relationship between ethnic habits and customer satisfaction assurance. These results indicate that highly satisfied customers value their trust and satisfaction when their loyalty to the mobile service provider is maintained. Conversely, trust does not affect loyalty among satisfied customers. The price charged by the service provider is less important in determining customer loyalty. Companies can provide a guarantee of maximum service to maintain customer loyalty and satisfaction.

RECOMMENDATION

1. Study on ethnicity is very broad; the study must observe more concrete problem boundaries and problem developments so that the study will be more visible from its aspects such as social, cultural, psychological, marketing and financial aspects.
2. There are many studies on culture and ethnicity that are related to several other variables, but the culture and ethnicity studied tends to be only a large culture or ethnicity, culture or ethnic of large country, so there are many opportunities to make study and study development on ethnicity.
3. It is suggested to the next study to be more dominant to test these variables on customers with clear income and age levels because these two variables are additional indicators that affect the ethnic variable.
4. There are several opportunities to extend this study. This study could also be conducted on including motivation variables to moderate the relationship between ethnicity and customer satisfaction. Do all ethnic groups have the same motivation? Are there ethnic differences in motivation for customer satisfaction?

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