ASIAN CORPORATE CREDIBILITY INDEX BASED ON MALAYSIAN INDIANS PERCEPTION

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This project is submitted in partial fulfillment of the requirements for the degree of Bachelor of Economics with Honours (Industrial Economics)

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Statement of Originality

The work described in this Final Year Project, entitled

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is to the best of the author’s knowledge that of the author except where due reference is made.

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ABSTRACT

ASIAN CORPORATE CREDIBILITY INDEX BASED ON MALAYSIAN INDIANS PERCEPTION

From

Karunya Suppayah

This study assesses how Indians in Malaysia perceive corporate credibility. It evaluates if the consumers’ perception toward the established dimension with the proposed dimension has significant effects. This paper also describes the validity and the reliability of the new dimensions as well as the previous ones that measure corporate credibility of consumers of different background that is Indians. Apart from that, this study brings about from the starting or from the developing stage of the scale to the end which shows how reliable the constructs are by using 43 items which, are described detailing the development and validation of the scale to four dimensions. The previous scale was retested and thus coming up with four valid dimensions such as corporate values/customer oriented, expertise, reputation/image and lastly employee focus. The findings suggest that the perception of corporate credibility by Indians rely heavily on one factor and less for others.

Keywords: Corporate credibility; Malaysian Indians.
ABSTRAK

ASIAN CORPORATE CREDIBILITY INDEX BASED ON MALAYSIAN INDIANS PERCEPTION

Daripada

Karunya Suppayah

Kajian ini berkisarkan persepsi kaum India di Malaysia tentang kredibiliti korporat. Ia mengkaji mengenai persepsi dimensi kredibiliti yang telah wujud hasil daripada kajian sebelum ini dan dimensi yang akan wujud yang mampu meninggalkan kesan penting kepada kredibiliti korporat. Kajian ini juga menghuraikan kesahihan dan kebolehpercayaan dimensi baru yang diperolehi dan juga hasil kajian yang sebelumnya yang mengukur kredibiliti korporat daripada pandangan konsumer berbangsa India. Selain daripada itu, kajian ini menunjukkan pembinaan skala bagi mengukur kredibiliti korporat dari peringkat permulaan sehingga akhir. Pembinaan skala ini menggunakan 43 kriteria yang menunjukkan secara terperinci dimensi tersebut. Skala dari penyelidikan sebelum ini telah dikaji semula dan empat dimensi baru iaitu kepakaran, nilai korporat dan berorientasikan pelanggan, reputasi dan imej dan akhir sekali fokus pekerja telah diperolehi. Keputusan yang diperolehi mencadangkan bahawa persepsi kredibiliti korporat daripada kaum India hanya bergantung kepada empat faktor sahaja.

Kata kunci: Kredibiliti Korporat; Kaum India Malaysia.
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CHAPTER 1

INTRODUCTION

1.1 Introduction

Many studies have brought about the importance of source credibility by judging what consumers think and measure what they see. In order to understand that, researchers often try to learn from consumers’ perspective how they feel about toward an advertisement, brand and et cetera. However less attention have been given to corporate credibility, where it plays an integral part as one of the related construct for source credibility. In addition, there has not been any study relating to consumers from other part of the world such as in Asian countries. Therefore in this study, the researcher will try to define the scope of the study by relating it to Indians in Malaysia.

1.2 Research Background

1.2.1 Defining Corporate Credibility

When we say credible, all that comes to our mind is trust, believe, or witness. One might even think that it has to do with the word incredible. In reality it has nothing, as credible has the power to elicit belief and requires time to grow into someone or some place. It has also gained many other forms of meaning but a good way of explaining is the believability of intentions that have been taken. To narrow it down into business studies, credibility is often used for companies that produce product or services to consumers. A company that sells products and how well it does depends on its consumers.
Consumers might consider the brand and names but will always look out for the credibility of the company first. However, consumers’ reaction toward advertisements is very crucial to marketing theories that have been established. Nevertheless, past researches has shown reputation as one of an important component and therefore is dependent on credibility as the latter influences only through the final outcome (Herbig and Milewicz, 1997; Goldsmith and Lafferty, 2004). Therefore, credibility is the believability of an entity’s intentions at a particular moment of time (Herbig and Milewicz, 1997) and it is dynamic in nature. In other term, credibility is said as the perception of being believable or trustworthy by portraying ones’ expertise (Goldsmith, Lafferty, and Newell, 2000). Researchers have proposed that credibility is composed of various dimensions such as competence, trustworthiness, friendliness, dynamism, character, and sociability. Credibility is a construct that consists of all the judgments made by receivers regarding a speaker’s or in this case, the consumers’ believability.

Moreover, this term is widely used not only to describe a person but also used in corporate world. Corporate according to the Oxford means belonging to a corporation whereby the members of a group share it. In a corporate world, the perceived credibility would be high in the eyes of consumers as it projects their (the company) capability to fulfill their promises. To do that, the firm should exercise what is called as again, their credibility. Therefore, this leads to corporate credibility. Corporate credibility by Newell, Goldsmith, and Lafferty (2000) defined as the extent to which consumers believe that a firm can design and deliver products and services that satisfy customer needs and wants. The importance of corporate credibility has attracted many researchers because that leads to marketing success.
Many have agreed that it leads to as an important management concern but it has not been significant. The increased attention toward this area is because it was partially been studied though now, many academicians and practitioners have started doing their job. The influence of corporate credibility, a dimension of corporate reputation on attitude formation toward advertisements and brands have been given importance to be studied (Goldsmith and Lafferty, 2004).

Newell and Goldsmith (2001) assed that past marketing researchers have referred to corporate credibility with a number of terms including source credibility or also known as endorser credibility and advertiser credibility. Source or endorser credibility refers to a spokesperson, which may include a famous celebrity or an expert. These endorsers have been found to create high level of positive attitude changes and induced more behavioral changes (Lafferty and Goldsmith, 1999). Consequently, the firms often spend time and financial resources in order to get the best endorser due to the positive impact that will be portrayed. Because lots of time and money has been spent on this, this type of credibility will continue to lead, to attract consumers. Many leading companies despite heavily concentrating on endorsers alone, have come to their senses and be concerned about credibility or the image of their companies. Many of them have overlooked on corporate credibility due the widespread use of endorsers in an attempt to associate themselves with positive environmental and social issues to enhance their reputation and to increase their sales volume.

Although there are only few studies that have been conducted on corporate credibility, however, there are reasons to believe that a high corporate credibility is also important in producing positive attitude changes toward the advertisement or the
brand as well as influencing the purchase intentions. Some findings suggest that if a company has spoilt its own credibility by making a mistake, the impact will be on consumers and it will lead to a massive destruction of the company and consumers will develop negative attitude toward the company and its brand. Lafferty and Goldsmith (1999) gave a simple example on Exxon Valdez oil spill that occurred in the 1989, had made its consumers to have unfavorable attitude toward the company and returned the credit cards to protests boycott. This would lead to a negative credibility and it is reasonable to that, that opposite also occurs when there is improvement in consumers’ attitude. Previous researches have used many measurement scales to develop and to measure corporate credibility. Researchers included influence of corporate credibility on purchase intentions, attitude toward the advertisement or brands and other consumer behaviour. Nevertheless, studies went through even though there were not many measurement scales that were used and there were no valid measure of the construct.

A study that have been conducted by Newell and Goldsmith on the development of a scale to measure perceived corporate credibility primarily is to construct a western based measurement which is valid. They started with restudying other works of researches on measuring. There were several studies, which measured ethos, company credibility, advertiser credibility and so on. On the other hand, none had done the validity check that made the measurement scales to be nullified. This is because the findings were not comparable with the studies conducted. Thus, the standardization of the measurement is crucially important a topic and might promote future research. In addition, the methods developed consisted of eight basic steps for developing self-report measures of marketing constructs. Theories describe
credibility as multi-dimensional but many researchers have used an impromptu and different single item to measure credibility. The concepts that were used to measure were expertise, trustworthiness, and honesty of a company. To ensure all the items used to operationalise the construct measure; several academicians were brought in to help in determining the content validity. On testing the appropriateness, the scale that has been constructed was needed to be applicable to both highly credible companies and those who lack.

There were five set of data that were used to measure and test whether the newly built scale would comply with the study. The first one is the exploratory factor analysis and internal consistency. This is done to determine the appropriateness of the constructed scale is consistent the second data set is used to do confirmatory factor analysis and internal consistency. At this point, Newell and Goldsmith (1999) assessed that the study was to conduct to evaluate whether the new data would confirm the proposed structure. While the third set is aimed in constructing validity. In this phase, corporate credibility was related to other constructs to derive hypothesis. The fourth data set is continues to further their study of construct validity to overcome limitations of manipulation of corporate credibility. The last set of data that is the fifth one is done to compare corporate credibility across companies. This is completed to see whether the scale could be used in other companies as well. As a result, these researches concluded that the corporate credibility scale could be used as a valid and reliable way to measure the construct. Hence, this study will use the same established one but some amendments will be made due to the different culture effect in Asian countries.
1.2.2 Western Vs Asian Database

The scale constructed can be used in other companies as well likewise said, but in other countries, there might be some difficulty. This is due to the culture differences. The developed scale only compromises of western countries. The study conducted mostly was carried out in the western countries. Culture differences can play a major part in the attitude perceived by the consumers on an advertisement, which then leads to the credibility of the company. Sadly, there have not been any studies conducted in the Asian countries to view the differences a culture can make when perceiving corporate credibility. Culture, has the greatest capability to control one’s view on many things. According to Tyler (1973) culture is a ‘whole which includes knowledge, belief, art, law, morals, customs and capabilities and habits that require a man as a member of society.’ One should know that in the Western countries, freedom of choice especially in the United States is an important social value, the human relations approach has a very little impact or limited emphasis on participation. In Asian countries such as India, freedom of choice is not a value for the most of the people (Putti, 1991). This emphasizes that culture is heritage. Putti (1991) on the other hand defined culture as ‘the configuration of learned behaviour and results of behaviour whose component elements are shared and transmitted by members of a particular society.’

Recently attention has been focused on the impact of culture differences on corporate credibility, as the focus of business organization becomes more multicultural (Goodwin and Goodwin, 1999). Culture, a concept crucial to the understanding of consumer behaviour, may be thought of as a society’s personality (Solomon and Rabolt, 2004). Culture is a ‘lens’ through which people view the
products that are advertised. Americans look to different people for guidance and information. That is why importance is given to the spokesperson because they are believed to be highly credible. In a survey done by Lovas (1990), the Americans determined the supreme court of justice as the most credible while the second was teachers. Form the survey, the others such as musician and psychologist did not appear at all according to the lists. Essentially, what it means is that for a spokesperson to be seen as credible, he or she must be perceived as honest, competent and a leader. An example is among the east European countries, eastern German, Hungarian, and Czechoslovakian consumers are relatively more sophisticated and Westernized in their consumption patterns. Marketers need to be aware that both in Eastern Europe and in Asian countries, there is a segment of consumers that believes in an austere lifestyle and therefore does not share Western consumption values.

The consumers in Western countries often develop a sense of satisfaction if the product advertised has everything that they want it. In the United States, a consumer who wants to get a product but did not understand the requirement of it will not buy it but when the same happens in the Europe, the consumers’ understood what the requirement is all about. For example, the phrase ‘made in America’ is perceived positively by the consumers of China but will not be the same for the consumers in Middle Eastern countries. So, the clash of cultures happens when perfect information is not given according to different consumers. This will undermine the capability of the company. It is important for marketers to understand factors that lead to trusting a firm in different culture. For instance, the Chinese
value the manner of the sales person and the location more than the quality of the product while the reverse is generally true for the Americans.

Not only that makes a factor to us as Asians, but the language barrier can also regard being one of the important factors that can change ones’ perception. An example would shed more light into this; in the United Kingdom, the consumers require less adjustment for Americans than countries such as China, Japan or India, where the official language is not English and where culture differences are so obvious. Nevertheless, even the Americans should not forget that this could lead to disappointment, as the languages can be different as each country is comfortable with their colonial speech. ‘British attitudes about work, personal ambition, individualism, efficiency, business meetings and communications may run counter to a person’s experiences and expectations’ (Mondy, 2008). While the Americans on the other hand, rely on sports metaphors in business talk, which may confuse the Britons. From this itself, it is clear that language makes radical changes in the buying behaviour of the consumers not only in Asian market but also among the Western consumers.

1.2.3 Malaysians Perception on Corporate Credibility

In Malaysia, being a multi cultural society differs from other western countries. To elaborate, businesses in other countries including the Asian countries are being perceived differently by the consumers here. This is because; the westernization of the society will lead to differing in views that concerns the corporate businesses on how credible they are in the eyes of their consumers. Culture is ones background or how civilized the society is. Many ethnics groups are found in
Malaysia especially Malays, who are in majority, then comes the Chinese and the Indians. As far as religion is concerned, the Malays are almost exclusive followers of Islam while the Chinese are mainly Buddhists and the Indians mainly Hindus. Conversely, there are number of Chinese and Indians who are Christians. These three major ethnic groups are said to be prominent in Malaysia and lead normal lives by continuing and practicing their distinct cultures respectively. However, with the various ethnics groups, many multi-item scales would not relate well due to the lack or missing comparisons and generalizations.

Even in one country like Malaysia, many races have different views. According to the Malays, they have their very own system called the *budi penyayang*. It is difficult to explain what it is really about because it encompasses the Malay way of life (Moni Lai Storz, 1999). It includes the way language is used, the intonations of speech and the ways people are addressed according to a status hierarchy are part of the polite system. It further encompasses how the body is conducted in terms of posture, giving things and receiving things. On the other hand, the Chinese culture relates to Confucianism. The core values are derived from the concept of *ren* which is known as goodness or humanity. The social and moral process of becoming human can be seen as a drive towards the achievement of *ren*. It also has the similarity of which the *budi penyayang*. The style of decision making on Malaysian consumers are slow as it is less confrontational and aggressive unlike the Western consumers.

The Malays however have different set of identities. Long ago, these people were pushed to agricultural sector, where most of them were farmers, angler, and so forth. These people were left in the rural areas, cut off from the modern economic sector
while being denied a proper English education (Abraham, 2006). The Malays, who are the followers of Islam, exalt hard work to ensure a decent living. Apart from that, in the business world, an advertising firm should incorporate Islamic values. Kim Shyan Fam and Waller, n.d ., commented, when firms trying to promote businesses should follow strict regulations in accordance with these values in order to serve people the right kind of information. This is their principle and usually many will adhere to it.

Unlike the Malays, the Chinese too have their basic principles when it comes, let say viewing an advertisement. In this case, we focus on Buddhist since they are the majority. The Buddhist, though have different core values, they share the same with Indians when it comes to viewing an advertisement. In Malaysia, the Chinese and Tamil newspapers are allowed to advertise both gambling and alcohol. Nevertheless, in Malay paper it is not allowed as such is prohibited under the Islamic laws. In the beginning the Chinese were mainly from China, migrated to Malaya (now Malaysia), and had their own businesses and are often motivated by financial rewards (Jo Ann Ho and Md. Zahid Abdul Rashid, 2003). They value prosperity, wealth, and hard work. Since then, their generation grew and most followed the footsteps of their ancestors, creating a business empire. Many have been granted education in overseas as they are well to do. From this, it can be seen that they would have different analyzing skills as they were brought up and taught differently. However when it comes to perception, they are accustomed to tradition and superstition. For them, loyalty is very important and a minor affect to it would destroy their entire perceptions and trusts.
Not only culture may change one’s perception but also demographic can be one of the culprits in changing consumer’s perception. We do not have to go far to get an example as we have it in our own country as well. In Malaysia, there are 13 states and not all are developed. Some are in the midst of developing while the others are developed. In a major city like Kuala Lumpur, people tend to view things differently as many are educated, open-minded, and un-biased in their choices of products. While in other states such as Kelantan or Terengganu, there will be some difficulties as they have different set of views regarding a particular company.

Even though the country looks so colourful with its diversified culture, it could not avoid tensions and misunderstandings due to different views, or lack of awareness of one culture or another (Jo Ann Ho and Md. Zahid Abdul Rashid, 2003). These differences would lead into different views in considering what is right, wrong, or appropriate in one’s culture. This situation would lead to a complex situation as businesses have to think of another way to accommodate consumers perception according to culture. Frantically speaking, one culture’s appropriateness may differ from another’s culture. For instance, a Chinese businessman invites a Malay businessman and offers him an alcoholic drink will be left offended since Muslims’ do not consume it. This would lead to unhappiness and both might suffer a loss in the business. Therefore, firms should be aware to not insult consumers especially in the Asian countries.

1.2.4 Malaysian Indians Perception

If we were to look back into our history, the British era comes to our minds. Unlike some colonial powers, the British always saw their empire primarily an
economic concern, and its colonies were expected to turn a profit for British shareholders. Malaya’s attractions at that time were its tin and gold mines, but British planters soon began to experiment with tropical plantation crops such as tapioca, gambier, pepper, and coffee. However, in 1877, the rubber plant was introduced from Brazil, and rubber soon became Malaya’s staple export, stimulated by booming demand from European industry. Rubber was later joined by palm oil as an export earner. All these industries required a large and disciplined labour force, and the British did not regard the Malays as reliable workers. Therefore, the solution was to import plantation workers from India, mainly Tamil-speakers from South India. The mines, mills and docks also attracted a flood of immigrant workers from southern China. Soon towns like Singapore, Penang and Ipoh were majority Chinese, as was Kuala Lumpur, founded as a tin-mining centre in 1857. By 1891, when Malaya’s first census was taken, Perak and Selangor, the main tin-mining states, had Chinese majorities (Md. Zahid Abdul Rashid, 2003).

The Indians were initially less successful, since unlike the Chinese they came mainly as indentured laborers to work in the rubber plantations, and had few of the economic opportunities that the Chinese had. They were also a less united community, since they were divided between Hindus and Muslims and along lines of language and caste. An Indian commercial and professional class emerged during the early 20th century, but the majority of Indians remained poor and uneducated in rural ghettos in the rubber-growing areas. Nevertheless, a particular caste namely the Chetti became funders to cater the needs of the Indians and soon enough established Indian Overseas Bank, which could help those who are in need of money, to buy property and so on.
Another corporation was set called the National Land Finance Corporation, NLFCS to gratify and to show concern on the welfare of Indians due to the dwindling of land by the Chinese that were sold to them by the British. The NLFCS bought lands and share per capital of 100 so that people could own land. Since then the Indians started to venture into businesses and gained experiences while capturing high positions in the private sector. Right now, there are many experts, predominantly in free trade zone and private sectors. Thus, Indians in Malaysia have struggled their ways from the starting to enter corporate world in Malaysia today.

Right now, there are 7.5% Indians living in Malaysia as citizens. Regardless of races, Indians have succeeded in businesses, which made them to climb the ladder of achievements not only in their lives as a whole but also by entering the corporate world, are another attainment to their community. This will lead to better enhancement of their daily lives and they could provide their off springs a better life in the future. However not many are fortunate as there are still problems in the Indian community. Lack of education is one major reason that is still hampering this society. This is true when we see that many are still laborers’ and among the Indians itself, there is income disparity. A group of people who do not have high education might not be able to distinguish the differences in an advertisement and vice versa. Therefore, this group of people would not take a company that wants to promote its values seriously.

Not only that, differences in language too can become a major problem in promoting a product. Dominantly, Indians use their native language, Tamil as their mother tongue whom mostly will apply in their everyday life to converse. In most