



# Analysis The Impact Of Religiosity On The Intention To Pirate Digital Products In Indonesia

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## ABSTRACT

This study aims to test and analyze the impact of religiosity on the intention to commit digital product piracy by integrating religiosity, ethics, and the theory of planned behavior theories. The objects were websites and platforms (such as Bolasiar.com, IndXXI, Spotify, Netflix, Video, Telegram, and the like). This study uses primary data collected through an online survey of 200 respondents. This research uses a purposive sampling technique. The hypotheses proposed were tested using Structural Equation Modelling (SEM). This study shows that variables such as attitude, subjective norms, perceived benefit, and intrinsic religiosity have positively influence on intention to pirate digital products. By contrast, moral obligation has a negative impact.

## INTRODUCTION

Digital piracy is the 'illegal copying/downloading of digital materials, such as software, music, videos, audiobooks and other copyrighted materials' (Arli et al., 2018). 'Europe hosts the highest ratio of internet users involved in illegal downloading, for example, 46% of internet users in Latvia, 22% in Spain, 18% in Sweden, 9% in Italy, 8% in the UK, and 5% in the United States' (Olivero et al., 2019). In Turkey, movie piracy by users reaches 45% (Akbulut & Dönmez, 2018). In Russia, about 92% of book readers download e-books illegally (Hati et al., 2020). Developing countries are the most dominant contributors to digital piracy, especially software, such as in Indonesia, where 84% of users were found to have installed pirated software, higher than the global average (Arli et al., 2018).

BSA - The Software Alliance (2016), in 2015 Indonesia became the 7th country in Asia Pacific as an installer of unlicensed software, reaching 84% and causing losses of around USD 1.145 billion. In addition to financial losses, the rise of digital piracy has also led to a decline in innovation, especially sustainable innovation (Miric & Jeppesen, 2020), so companies providing digital products prefer not to develop existing components or features.

'Digital piracy is an interrelated and complex behavior that includes motivations, perceptions, beliefs and consequences' (Arli et al., 2018), therefore Hati et al., (2020) in their

research integrated ethical theory, deterrence theory, and theory of planned behavior to explain digital piracy. The same thing has also been done previously by Arli et al. (2018), except that in this study it is complemented by the theory of religiosity. Theory of Planned Behavior (TPB) is the most frequently used theoretical approach in investigating individual consumer piracy behavior (Riekkinen, 2018). Many previous studies have used the Theory of Planned Behavior (TPB) to explain digital piracy (Arli et al., 2018; Riekkinen, 2018; Park et al., 2018; Olivero et al., 2019; Hati et al., 2020).

Digital piracy is also closely related to ethical aspects (Park et al., 2018). Gopal dan Sanders (1998) mentioned that an individual's ethics have an impact on their likelihood of using pirated products. Several previous studies have also used an ethical approach to explain a person's intention to commit digital piracy (Arli et al., 2018; Park et al., 2018; Hati et al., 2020; Koay et al., 2020), where this theory consists of two variables, namely moral obligation and perceived benefits.

Indonesia is the first-ranked country along with the Philippines with the largest population that associates belief in God with morality and 88.1% of the Indonesian population has good ethics and character (Burhani et al., 2020). This means that the majority of the Indonesian population is classified as religious. Religious consumers are less accepting of digital piracy behavior (Arli et al., 2017). Arli et al. (2018) mentioned that religion is the main element to prevent digital piracy behavior. However, in Indonesia, the level of digital piracy is very high (Arli et al., 2018), ranking 7th in Asia Pacific as an installer of unlicensed software and causing losses of around USD 1.145 billion (BSA - The Software Alliance, 2016). Interestingly, 93% of Indonesians state that religion is an integral part of their daily lives (Koay et al., 2020), making Indonesia a suitable context to examine the role of religiosity in minimizing consumer intentions to pirate digital products.

Therefore, this study aims to investigate the impact of individual religiosity and ethics on the intention to pirate digital products by integrating religiosity theory, ethics theory, and theory of planned behavior (TPB). Previous research that used these three approaches was (Arli et al., 2018) with attitudes and behavioral control as predictors of intentions. Almost similar research is Hati et al. (2020) with e-textbook as its object, using attitude variables, subjective norms, self-efficacy and supporting facilities as predictors of intention. Hati et al. (2020) did not use a religiosity approach, but suggested adding it for future research. This research tries to combine the two previous studies.

## LITERATURE REVIEW

### Digital Piracy

Digital piracy can be defined as the act of consuming illegal copies of digital services (Taylor, 2012). Eisend (2019) mentions that 'digital piracy refers to the copying, downloading, or purchasing of copyrighted files without the explicit permission of the copyright holder.'

### Theory Of Planned Behavior (TPB)

Many previous studies have recommended the TPB as an ideal framework to explain digital piracy (Arli et al., 2018; Olivero et al., 2019; Hati et al., 2020). The TPB model was successfully adopted to explain intentions related to online purchases and online access to various digital-based products/services (Sardanelli et al., 2019). Intention is a behavioral volition based on a conscious choice to do something (Taylor, 2012), in this case, 'intention refers to a user's desire and likelihood to pirate a digital product' (Eisend, 2019). Theory of Planned Behaviour (TPB) developed by Ajzen (1991), states that attitudes, subjective norms and perceived behavioral control are predictors that can explain intentions, and intentions explain intentional behavior. In other literature, it is stated that behavioral control can be assessed by self-efficacy (Ajzen, 2002).

### **Attitude**

Attitude refers to 'how users evaluate digital piracy and pirated products, while intention refers to users' desire and likelihood to pirate digital products' (Eisend, 2019). Attitude refers to an individual's good or bad judgment towards the act of digital piracy (Arlı et al., 2018). Attitudes play an important role in ethical decision-making situations regarding the intention to perform an action (Petrescu et al., 2018). 'Individuals decide what is ethical or not based on their beliefs and attitudes' (Uzun & Kilis, 2020). Individual attitudes have a significant effect on the ethical intention to commit piracy (Petrescu et al., 2018).

Several previous studies have found a positive relationship between attitude and intention to commit digital piracy (Petrescu et al., 2018; Eisend, 2019; Uzun & Kilis, 2019). Individuals who have a positive attitude towards digital piracy tend to intend to commit piracy (Arlı et al., 2018).

- H1: Attitude has a positive effect on the intention to pirate digital products.

### **Self-Efficacy**

In the Theory of Planned Behavior (TPB), there are three things that influence individual intentions and behavior, one of which is behavioral control (Ajzen, 1991) which can be assessed by self-efficacy (Ajzen, 2002). Self-efficacy is a representation of one's perceived behavioral control (Bandura, 1982; Yoon, 2011). But, self-efficacy is different from behavioral control. Self-efficacy is 'a belief in one's ability to organize and execute the course of action required to produce a particular level of achievement' (Bandura, 1998), while behavioral control 'describes an individual's beliefs about how easy or difficult it is to perform a behavior (i.e., how much of the behavior is under control)' (Arlı & Tjiptono, 2016).

'Self-efficacy influences the choices people make, the way they act, the effort they expend, their persistence and elasticity' so it is helpful for individuals to decide how much effort to put into something, how long to persist if they experience difficulties, and how strong to face losses (Van Dinther et al., 2011). Self-efficacy is focused on the ability to perform a certain action (Ajzen, 2002) and can be a determinant of a person committing a criminal act (Hati et al., 2020).

Self-efficacy is strongly related to one's ability to engage in piracy (Zhang et al., 2009). The higher the self-efficacy, the higher the tendency to take risks, which means that individuals with higher self-efficacy are more likely to engage in dangerous behaviors (Hati et al., 2020), including piracy. Hati et al. (2020) found that self-efficacy has a positive effect on piracy intention.

- H2: Self-efficacy has a positive effect on the intention to pirate digital products.

### **Subjective Norm**

Subjective norm is a form of social pressure on individuals to engage in or avoid certain behaviors (Ajzen, 1991). 'Subjective norms are developed based on the influence of people around the individual such as family, friends and colleagues' (Hati et al., 2020). Peer approval of careless downloading in young people is influential and can have a strong impact on intentions (Olivero et al., 2019). If an individual believes that people who are influential to them have a positive perception of digital device piracy, they are more likely to engage in it as well, as this is seen as approval of the behavior (Petrescu et al., 2018).

People who associate with peers who commit digital piracy are likely to engage in various types of piracy (Lee et al., 2018). Several previous studies have also found that there is a positive relationship between subjective norms and intention to commit digital piracy (Eisend, 2019; Hati et al., 2020; Choi & Suh, 2022).

- H3: Subjective norms have a positive effect on the intention to pirate digital products.

### **Ethics Theory**

A number of previous studies used the ethical decision-making model as one of the basic models in their research (Arlı & Tjiptono, 2016; Arlı et al., 2018; Hati et al., 2020; Koay et al., 2020). 'This theory proposes that individuals form their ethical evaluations of certain behaviors

based on the motivations behind the action and the consequences of the behavior (Koay et al., 2020). Two things that represent this theory are moral obligation and perceived benefits (Yoon, 2011; Arli & Tjiptono, 2016; Koay et al., 2020).

### **Moral Obligation**

Moral obligation is a feeling of guilt or personal obligation to do or not do a certain behavior (Cronan & Al-Rafee, 2008; Yoon, 2011). The greater the guilt a person feels towards digital piracy behavior, the lower their tendency to engage (Hati et al., 2020). Consumers with strict moral values tend to be more opposed to various unethical behaviors, including piracy (Arli et al., 2018). Several previous studies have stated that moral obligation has a negative effect on a person's attitude to pirate digital products (Yoon, 2011; Arli & Tjiptono, 2016; Hati et al., 2020).

- H4: Moral obligation negatively affects attitudes towards piracy of digital products.

### **Perceived Benefits**

Perceived benefits refer to 'beliefs about the positive consequences of engaging in digital piracy' (Yoon, 2011). For example, convenience, time and cost savings tend to encourage people to commit piracy (Arli et al., 2018; Koay et al., 2020). These positive benefits can motivate individuals and groups to continue to carry out this behavior (Vida et al., 2012).

'These potential benefits influence consumers' attitudes towards digital piracy' (Arli & Tjiptono, 2016). The more consumers see the benefits, the more likely they are to have a positive attitude towards digital piracy (Yoon, 2011). The results of previous studies suggest that there is a positive relationship between perceived benefits and consumer attitudes towards digital piracy (Arli & Tjiptono, 2016; Yoon, 2011).

- H5: Perceived benefits have a positive effect on attitudes towards digital product piracy.

### **Theory Of Religiosity**

Religiousness affects the way a person thinks, feels, and behaves ethically (Arli & Tjiptono, 2013). Religion can be the foundation of one's morality (Fawcett et al., 2013) which can prevent someone from committing criminal and unethical acts (Koay et al., 2020). According to Arli et al. (2018), religiosity consists of two main dimensions: intrinsic religiosity and extrinsic religiosity. 'Intrinsically oriented people consider God as the ultimate goal, while extrinsically oriented individuals consider religion as a tool to help achieve something other than God (e.g., friends, social status)' (Arli et al., 2018). Individuals with high levels of intrinsic religiosity tend to live life according to the teachings of their religion, so that 'the higher the intrinsic religiosity, the lower the willingness to behave unethically' (Koay et al., 2020). Intrinsic religiosity is a 'better predictor of consumers ethical/unethical behavior than extrinsic religiosity' (Arli et al., 2018).

Individuals with high levels of intrinsic religiosity will be more ethically aware of various ethical issues including digital piracy (Arli et al., 2017). Koay et al., (2020) mentioned that 'it is suspected that the impact of religiosity does not directly affect consumers' intention to commit digital piracy'. Arli et al. (2018) also found that there is a significant positive effect of religiosity on moral obligation and a significant negative effect on the perceived benefits of digital piracy. Religious values that a person believes in can be a high standard of morality and avoid unethical behavior, because it is believed to be a sinful act (Casidy et al., 2016).

- H6: Intrinsic religiosity has a positive effect on moral obligation
- H7: Intrinsic religiosity has a negative effect on perceived benefits

## **METHODS**

### **Population And Sample**

The population in this study are Indonesians with various religious backgrounds who access websites or platforms from various sources to get digital products. The sample in this

study are users or accessers of certain websites or platforms to obtain digital products illegally. Hair et al. (2010), the recommended sample size is between 100 and 200 samples, so the sample in this study was taken 200 respondents. The guideline for determining the sample size is the number of indicators added to the variable and multiplied by 5 for the minimum sample size, and multiplied by 10 for the maximum sample size (J. F. Hair et al., 2017; Lazuardi & Hartono, 2023).

- Minimum target sample  $(19+7) \times 5 = 130$  respondents
- Maximum target sample  $(19+7) \times 10 = 260$  respondents

The sampling technique uses purposive sampling applied to google form with the criteria that respondents are Indonesian citizens with various religious backgrounds and have accessed certain websites or platforms (such as Bolasiar.com, IndXXI, Spotify, Netflix, Video, Telegram, and so on) to access digital products illegally.

### Data Analysis Technique

This study uses Structural Equation Modeling (SEM) analysis, because it is more comprehensive and flexible to estimate, represent, and test as much variation as possible (Ramlall, 2016). The approach used is Partial Least Square or PLS-SEM, because it has a high level of accuracy (Lazuardi & Hartono, 2023).

## RESULTS

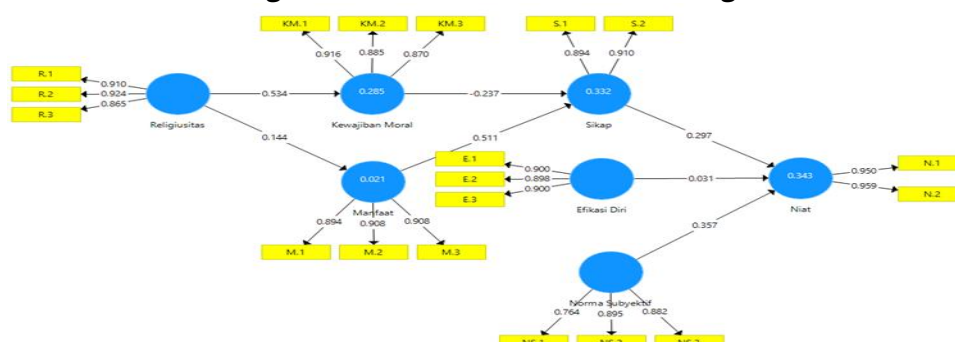
### Descriptive Characteristics Of Respondents

**Table 1 Descriptive Characteristics Of Respondents**

Category	Total	Percentage
<b>Gender</b>		
Male	84	42%
Female	116	58%
<b>Age</b>		
< 20 Years	25	12,5%
21-25 Years	117	58,5%
26-30 Years	50	25%
> 30 Years	8	4%
<b>Education</b>		
High School / Equivalent	22	11%
Diploma 3	8	4%
S1	140	70%
S2	28	14%
Junior High School	1	0,5%
Diploma 1	1	0,5%
<b>Jobs</b>		
High School Students	5	2,5%
Students	86	43%
Private Employee	58	29%
State-owned Employee	1	0,5%
Civil Servant	9	4,5%
Entrepreneurship	17	8,5%

Freelancer	6	3%
Private Tutor	2	1%
Midwife	1	0,5%
Teacher	12	6%
Author	1	0,5%
Labor	1	0,5%
Not Working	1	0,5%
<b>Income/Month</b>		
< Rp. 5000.000	167	83,5%
Rp. 5000.000 - Rp. 10.000.000	26	13%
Rp. 10.000.001 - Rp. 15.000.000	4	2%
> Rp. 25.000.000	3	1,5%
<b>Religion</b>		
Islam	194	97%
Buddhism	1	0,5%
Hindu	2	1%
Catholic	1	0,5%
Christian	2	1%
<b>Types of Digital Products</b>		
Software	98	49%
Music	85	42,5%
Video Streaming	79	39,5%
Movies	100	50%
E-Course	17	8,5%
<b>Reason for Accessing</b>		
Unaware that piracy is being committed	78	39%
Because it's free	139	69,5%
Easy to access	64	32%
Supportive facilities	38	19%
<b>Actions After Accessing</b>		
For personal consumption	181	90,5%
Disseminate	5	2,5%
Not repeating the action	27	13,5%

**Figure 1 Measurement Model Testing**



### Convergent Validity Test

Convergent validity can be declared good if the loading factor value is  $> 0.70$  and the Average Variance Extracted (AVE) value is  $> 0.50$ . (Lazuardi & Hartono, 2023).

**Table 2 Convergent Validity Values**

Variables	Indicators	Loading Values	Description
Intrinsic Religiosity	IR1	0,910	Valid
	IR2	0,924	Valid
	IR3	0,865	Valid
Moral Obligation	MO1	0,916	Valid
	MO2	0,885	Valid
	MO3	0,870	Valid
Perceived Benefits	PB1	0,894	Valid
	PB2	0,908	Valid
	PB3	0,908	Valid
Attitude	AT1	0,894	Valid
	AT2	0,910	Valid
Self-efficacy	SE1	0,900	Valid
	SE2	0,898	Valid
	SE3	0,900	Valid
Subjective Norm	SN1	0,764	Valid
	SN2	0,895	Valid
	SN3	0,882	Valid
Intention	IN1	0,950	Valid
	IN2	0,959	Valid

### Discriminant Validity Test

Discriminant validity can be seen through the Fornell-Larcker Criterion value and cross loading which shows the amount of correlation between constructs and their indicators and indicators of other constructs. "The Fornell-Larcker Criterion measurement is carried out by looking at the AVE roots of each construct which is greater than the correlation between constructs and the standard value used for cross loading which must be greater than 0.7" (Lestari & Hartono, 2023).

**Table 3 Fornell-Larcker Criterion Values**

	Self-efficacy	Moral Obligation	Perceived Benefits	Intention	Subjective Norm	Intrinsic Religiosity	Attitude
Self-efficacy	<b>0,899</b>						
Moral Obligation	0,046	<b>0,891</b>					
Perceived Benefits	0,650	-0,057	<b>0,904</b>				
Intention	0,254	-0,358	0,349	<b>0,955</b>			
Subjective Norm	0,338	-0,184	0,491	0,525	<b>0,849</b>		
Intrinsic Religiosity	0,162	0,534	0,144	-0,174	-0,033	<b>0,900</b>	
Attitude	0,346	-0,267	0,525	0,497	0,529	0,068	<b>0,902</b>

Based on table 3, the Fornell-Larcker Criterion value shows that the AVE roots of each construct is greater than the correlation between constructs.

**Table 4 Cross Loading Values**

	Self- efficacy	Moral Obligation	Perceived Benefits	Intention	Subjective Norm	Intrinsic Religiosity	Attitude
<b>SE.1</b>	<b>0,900</b>	0,013	0,498	0,263	0,303	0,109	0,315
<b>SE.2</b>	<b>0,898</b>	0,064	0,625	0,196	0,296	0,141	0,336
<b>SE.3</b>	<b>0,900</b>	0,054	0,652	0,216	0,311	0,194	0,284
<b>MO.1</b>	0,026	<b>0,916</b>	-0,064	-0,333	-0,176	0,495	-0,239
<b>MO.2</b>	-0,010	<b>0,885</b>	-0,120	-0,354	-0,175	0,476	-0,283
<b>MO.3</b>	0,114	<b>0,870</b>	0,041	-0,264	-0,137	0,454	-0,184
<b>PB.1</b>	0,564	-0,006	<b>0,894</b>	0,266	0,419	0,144	0,416
<b>PB.2</b>	0,625	-0,038	<b>0,908</b>	0,306	0,388	0,134	0,452
<b>PB.3</b>	0,574	-0,101	<b>0,908</b>	0,364	0,512	0,117	0,540
<b>IN.1</b>	0,196	-0,297	0,284	<b>0,950</b>	0,479	-0,174	0,448
<b>IN.2</b>	0,285	-0,383	0,378	<b>0,959</b>	0,521	-0,160	0,498
<b>SN.1</b>	0,170	-0,138	0,258	0,441	<b>0,764</b>	-0,047	0,386
<b>SN.2</b>	0,312	-0,161	0,445	0,435	<b>0,895</b>	-0,054	0,463
<b>SN.3</b>	0,373	-0,168	0,542	0,457	<b>0,882</b>	0,014	0,495
<b>IR.1</b>	0,189	0,578	0,138	-0,202	-0,026	<b>0,910</b>	0,088
<b>IR.2</b>	0,131	0,455	0,143	-0,183	-0,029	<b>0,924</b>	0,080
<b>IR.3</b>	0,098	0,366	0,103	-0,055	-0,037	<b>0,865</b>	-0,005
<b>AT.1</b>	0,236	-0,269	0,411	0,456	0,496	0,030	<b>0,894</b>
<b>AT.2</b>	0,384	-0,214	0,531	0,441	0,460	0,089	<b>0,910</b>

The cross loading value as in table 4, each item has a value > 0.70 which indicates that all items are valid.

### Reliability Test

Composite reliability is 'a measure of the true value of the reliability of a construct' (Lestari & Hartono, 2023), which can be measured in two ways, Cronbach's Alpha and Composite Reliability with a value of > 0.7' (Lazuardi & Hartono, 2023).

**Table 5 Reliability Test Values**

	Cronbach's Alpha	Composite Reliability	Description
Self-efficacy	0,883	0,927	Reliable
Moral Obligation	0,870	0,920	Reliable
Perceived Benefits	0,888	0,930	Reliable
Intention	0,903	0,954	Reliable
Subjective Norm	0,803	0,885	Reliable
Intrinsic Religiosity	0,885	0,928	Reliable
Attitude	0,771	0,897	Reliable

Based on table 5 Cronbach's Alpha or Composite reliability value > 0.7, meaning that the construct can be declared reliable so that it can be continued to test the structural model.

### Structural Model Analysis

'Structural model evaluation or inner model aims to predict the relationship between latent variables' (Lazuardi & Hartono, 2023).



**R-Square (R<sup>2</sup>)****Table 6 R<sup>2</sup> Value of Endogenous Variables**

	R Square
<b>Intention</b>	0,343
<b>Attitude</b>	0,332
<b>Subjective Norm</b>	0,285
<b>Perceived Benefits</b>	0,021

Based on table 6, intention can be explained by attitude, self-efficacy and subjective norms by 34.3%, while the rest is explained by other variables outside this study. Attitude can be explained by Moral Obligation and Perceived Benefits by 33.2%, the rest is explained by other variables outside this study. Furthermore, Moral Obligation and Perceived Benefits can be explained by Intrinsic Religiosity by 28.5% and 2.1%, the rest is explained by other variables outside this study.

**Goodness of Fit**

Model goodness of fit (GOF) is used to validate the overall structural model, 'if the value of  $Q^2 > 0$  then the model is declared fit' (Lazuardi & Hartono, 2023).

**Table 7 Goodness Of Fit**

	SSO	SSE	Q <sup>2</sup> (=1-SSE/SSO)
<b>Self-efficacy</b>	600,000	600,000	
<b>Moral Obligation</b>	600,000	468,785	0,219
<b>Perceived Benefits</b>	600,000	592,610	0,012
<b>Intention</b>	400,000	281,138	0,297
<b>Subjective Norm</b>	600,000	600,000	
<b>Intrinsic Religiosity</b>	600,000	600,000	
<b>Attitude</b>	400,000	301,034	0,247

From table 7 the value of  $Q^2 > 0$ , although in the benefits section it is very thin, it still meets the requirements, so this research model can be declared fit.

**Hypothesis Test****Table 8 Hypothesis Testing Results**

Hypothesis	Original Sample (O)	T Statistics ( O/STDEV )	P Values	Description
H1: Attitude has a positive effect on the intention to pirate digital products	0,297	3,090	0,002	ACCEPTED
H2: Self-efficacy has a positive effect on the intention to pirate digital products.	0,031	0,348	0,728	REJECTED
H3: Subjective norms have a positive effect on the intention to pirate digital products.	0,357	4,620	0,000	ACCEPTED
H4: Moral obligation negatively effect on the attitude to pirate digital products.	-0,237	3,656	0,000	ACCEPTED
H5: Perceived benefits positively influence attitudes toward digital product piracy.	0,511	8,771	0,000	ACCEPTED
H6: Intrinsic religiosity has a positive effect on moral obligation	0,534	7,754	0,000	ACCEPTED
H7: Intrinsic religiosity has a negative effect on perceived benefits	0,144	1,693	0,091	REJECTED

## DISCUSSION

### **The Effect Of Attitude On Intention To Pirate Digital Products**

The original sample coefficient is positive, namely 0.297, the t-statistic value is  $3.090 > 1.96$  and the p-value is  $0.002 < 0.05$ , indicating that attitude has a positive effect on the intention to pirate digital products, so hypothesis 1 is accepted and in line with previous research (Petrescu et al., 2018; Arli et al., 2018; Eisend, 2019; Uzun & Kilis, 2020). This means that individuals who have a positive attitude towards digital piracy tend to intend to commit piracy.

### **The Effect Of Self Efficacy On Intention To Pirate Digital Products**

The original sample coefficient is positive at 0.031, with a t-statistic value of  $0.348 < 1.96$  and a p-value of  $0.728 > 0.05$ , indicating that self-efficacy has no significant effect on the intention to pirate digital products, meaning that hypothesis 2 is rejected. Ajzen (2002) explains that self-efficacy is the ability to perform a certain action. 'Self-efficacy influences the choices people make, the way they act, the effort they expend, their perseverance and elasticity' (Van Dinther et al., 2011) and helps individuals to decide how much effort to put in, how long to persist if they experience difficulties, and how strong to face losses. This shows that self-efficacy also makes a person able to consider the risks faced with the benefits that will be obtained. If the risk is greater it is very likely that people will choose not to do it.

One of the risks that may be considered is the risk of legal sanctions (Arli et al., 2018). The possibility of perceived punishment and fear of legal consequences are influential and important factors to minimize digital piracy (Arli et al., 2018), in line with previous research (Peace et al., 2003; Yoo et al., 2014; Arli et al., 2017). The risk of prosecution can minimize piracy behavior (Akbulut & Dönmez, 2018).

### **The Effect Of Subjective Norms On Intention To Pirate Digital Products**

The original sample coefficient is positive at 0.357, with a t-statistic value of  $4.620 > 1.96$  and a p-value of  $0.000 < 0.05$ , subjective norms have a positive effect on the intention to pirate digital products, hypothesis 3 is accepted. This means that the higher the subjective norm, the higher the intention to pirate digital products. The results of this study are in line with the findings in previous studies (Olivero et al., 2019; Eisend, 2019; Hati et al., 2020; Choi & Suh, 2022). This shows the important role of the environment in influencing to commit unethical acts, which is why education is needed that is able to transmit beliefs that are in line with the concept of morality and this can start from the family (Hati et al., 2020).

### **The Effect Of Moral Obligation On Attitudes Toward Digital Product Piracy**

The original sample coefficient is negative, -0.237, with a t-statistic value of  $3.656 > 1.96$  and a p-value of  $0.000 < 0.05$ , moral obligation has a negative effect on attitudes towards piracy of digital products, hypothesis 4 is accepted. The results of this study indicate that higher moral obligation will encourage a negative attitude towards piracy, thus reducing the tendency to engage in piracy of digital products. The same thing was also mentioned in several previous studies (Yoon, 2011; Arli & Tjiptono, 2016; Hati et al., 2020). The greater the guilt a person feels towards digital piracy behavior, the lower the tendency to engage (Hati et al., 2020).

### **The Effect Of Perceived Benefits On Attitudes Toward Digital Product Piracy**

The original sample coefficient is positive, namely 0.511, with a t-statistic value of  $8.771 > 1.96$  and a p-value of  $0.000 < 0.05$ , perceived benefits have a positive effect on attitudes towards pirating digital products, hypothesis 5 is accepted. The greater the perceived benefits of piracy, the more it will encourage a positive attitude towards piracy of digital products. The results of this study are in line with previous findings (Yoon, 2011; Arli & Tjiptono, 2016).

### **The Effect Of Intrinsic Religiosity On Moral Obligation**

The original sample coefficient is positive at 0.534, with a t-statistic value of  $7.754 > 1.96$  and a p-value of  $0.000 < 0.05$ , intrinsic religiosity has a positive effect on moral obligation, hypothesis 6 is accepted. The higher a person's intrinsic religiosity level, the higher the moral standards they have, which in turn affects their attitude and intention to pirate digital products. The results of this study are in line with the findings of previous research (Arli & Tjiptono, 2013; Arli et al., 2018; Koay et al., 2020).

Religiosity can be said to be effective as one of the factors to minimize piracy behavior, because it can shape individual moral standards so as to prevent unethical behavior. Instilling religiosity values can start from the family environment to formal or non-formal educational institutions.

### **The Effect Of Intrinsic Religiosity On Perceived Benefits**

The original sample coefficient is positive at 0.144, with a t-statistic value of  $1.693 < 1.96$  and a p-value of  $0.091 > 0.05$ , intrinsic religiosity has no significant effect on perceived benefits, hypothesis 7 is rejected. Although the results show that hypothesis 7 is rejected, if you look at the t-statistic value ( $1.693 < 1.96$ ) and p-value ( $0.091 > 0.05$ ), it is quite thin to approach the standard. This may be because there are other factors outside the variables in this study that influence the assessment of the perceived benefits of piracy despite good intrinsic religiosity.

If seen from the results of the previous descriptive analysis, quite a lot of respondents (around 39% of 200 respondents) are not aware that they have committed piracy. This shows that the literacy factor related to digital piracy is still low. If they are aware that the act is unethical, the result might be different. Akbulut dan Dönmez (2018) mentioned that the awareness-raising aspect of piracy is very important and may even work better than regulations made for prevention.

In addition, the majority of respondents have an average income below 5 million per month (83.5%), and the majority are students (43%). This is closely related to the purchasing power of consumers who may find it difficult to afford the price of the product, especially students who still rely heavily on money from their parents. Therefore, the price factor is also important to consider so that it can be more affordable by the market. Affordable prices can minimize someone from obtaining a digital product illegally (Eisend, 2019). 'Price adjustment can be an effective way to introduce products to consumers easily' and can increase revenue in the long run (Im et al., 2018).

## **CONCLUSION**

1. Attitude has a positive effect on the intention to pirate digital products, meaning that individuals who have a positive attitude towards digital piracy tend to be involved or have the intention to pirate digital products.
2. Self-efficacy has no significant effect on the intention to pirate digital products.
3. Subjective norms have a positive effect on the intention to pirate digital products. This means that the higher the subjective norm, the higher the intention to pirate digital products.
4. Moral obligation has a negative effect on attitudes towards piracy of digital products. High moral obligation will encourage a negative attitude towards piracy, thus reducing the tendency to engage in piracy of digital products.
5. Perceived benefits have a positive effect on attitudes towards piracy of digital products. The greater the perceived positive benefits, the greater the positive attitude of individuals or groups to pirate digital products.
6. Intrinsic religiosity has a positive effect on moral obligation. If a person's level of intrinsic religiosity is high, then the person's moral standards or moral obligations are also high, so that it will affect the attitude and intention to pirate digital products.

7. Intrinsic religiosity has no significant effect on the perceived benefits variable. This means that one's level of intrinsic religiosity does not affect one's potential to obtain the benefits of digital products, even in an illegal way. However, to further explain the relationship between these variables, the factor of awareness that the actions taken are illegal needs to be a special concern. In addition, the price factor is also important to consider.

## SUGGESTION

The variables in this study are very limited and still not enough to explain the complex behavior of digital product piracy. Many other related factors have not been discussed in this study and are expected to be discussed in future research, such as literacy related to digital product piracy, legal consequences, and price factors.

In addition, the discussion in this study is limited to the behavior of digital product piracy, not to the risks afterwards. Given that the products accessed by consumers are pirated products, it is very likely that there are viruses that risk damaging the device to access the product, to the risk of financial data theft, and various other adverse effects. Therefore, future research can discuss the risk perception of digital product piracy.

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