

Measuring The Hablumminallah in Muslim Consumers' Religious Behavior Model

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Abstract— This research is intended to measure the hablumminallah behavior within the third-order confirmatory factor analysis (CFA) of Muslim Consumers' Religious Behavior (MCRB) model. The concept of hablumminallah behavior is precisely about Muslim religious behavior which formed from cognition, affection and conation behavior in his or her relationship with God that derived from the holy Al Qur'an and Hadith. 390 data sets were generated through a survey which were analyzed by using the structural equation modeling. The finding shows that Indonesian Muslim consumers have high levels of hablumminallah behavior and when a third-order CFA model was performed on MCRB's constructs, it proved to be valid and reached a goodness-of-fit model. This study was the continuity of previous researches which implemented the first-order CFA model of hablumminallah behavior and the second-order CFA of MCRB model. Since Indonesian Muslim consumers have high levels of hablumminallah behavior, it is strongly recommended for marketers to plan a suitable marketing strategy such as assuring the halalness (lawfulness) of their products accordingly to the Islamic law. This research is limited to only measuring the hablumminallah behavior, while both hablumminannas behavior and the third-order CFA of MCRB model will be analyzed in another further researches.

Keywords— Muslim, religious, consumer behavior, third-order cfa model, hablumminallah

I. INTRODUCTION

Culture is a comprehensive concept that includes almost everything that influences an individual's thought process and behavior [1]. As one of particular sub culture that develops among classes of societies, religion gives identification of its member, influencing their behavior that include their preferences and purchasing decisions [2]. Consumer behavior is found to be mediated through several factors, including consumer's religious affiliation, commitment to religious beliefs and practices which used in marketing strategy [3].

As a country with the highest Muslim population in the world, Indonesian law requires halal (lawful) products intended for consumption, use, or wear to be in accordance with Islamic Law. Since religiosity is viewed as the degree to which beliefs in specific religious values and ideals are held and practiced by an individual that also affect buying consumption pattern in so many ways [4], it is important for marketers to analyze the Muslim Consumers 'Religious Behavior in targeted Muslim marketplaces such as in Indonesia.

There were lots of studies about religious behavior or religiosity in psychology, anthropology or sociology including in human resource management and marketing. Even though several studies have been carried about Muslim religious behavior, however the study usually still associated with Christian religion or Western tradition that measures as one-to one translation into Islamic terminology [5]. Therefore, this study tries to propose a new model of Muslim Religious Behavior in related to the emerging of Islamic marketing theory that mainly derived from the Holy Quran and Hadith as the two main sources of Islamic of teaching.

This study will provide a deeper understanding of the statistical measurement of religious behavior of Muslim consumers by testing the factorial validity of Muslim consumer based religious behavior scale using a third-order CFA model of Muslim Consumers' Religious Behavior (MCRB) framework, as continuity of previous researches of first-order CFA model of hablumminallah and hablumminannas behavior, and the second-order CFA model, of MCRB framework, which is relevant for marketers or companies in general and for marketing management field in particular.

This research will establish whether:

- Indonesian Muslim consumers have high level of hablumminallah behavior.
- It is possible to validate the Muslim consumers' religious behavior measurement model by using a third-order factorial validity;
- The third-order CFA model for factorial validity of Muslim consumers' religious behavior has a goodness-of-fit.

This research will have organized as follows: first section presents a literature review from previous Muslim consumers' religious behavior researches. Second section provides a description of the structural equation modeling used in this article, and the hypothesized model. Third section presents the methodology, the data sources, as well as the model estimations. The last section provides summaries and discussions of the results.

II. THEORETICAL FRAMEWORK

A. Muslim Consumers' Religious Behavior (MCRB)

Religious behavior is attitudes, intensity and a person way to become religious which develop and grow in external environments like family, schools and societies that gain through a learning process and experiences, either deliberately or not that cultivating, educating and adapting the religion of teachings on a person daily life [6]. Islam as a way of life is interpreted as a human effort to achieve welfare in his/her life and hereafter [7] that is accordance with Islamic law which is derived from the holy AlQur'an and Hadith of the Prophet Muhammad [8]. Allah already gave guidance through His messengers that include everything humans need in order to obtain their welfare in accordance to *aqidah* (faith), *akhlak* (manner) and *sharia* (Islamic law). *Aqidah* and *akhlak* are constant and not changing from time to time. Meanwhile, *sharia* is always changing accordance with the people needs and civilization which appropriate in every different period of time. *Sharia* in Islamic teaching emphasizes on *ibadat* (worshipping God) and *muamalat* (human interaction) with a good and proper way by understanding its etiquette and implement them in everyday life in order to be a good Muslim [7]. *Ibadat* emphasizes on Islamic provisions and procedures of human interaction with God which namely as *hablumminallah* behavior. Meanwhile, *muamalat* emphasizes on Islamic provisions and procedures of human interaction with others which namely as *hablumminannas* behavior.

Based on the criteria which are expected to be owned by Muslim, the proposed theory of Muslim Consumers' Religious Behavior (MCRB) are developed from two constructs, those are *hablumminallah* behavior (having a good relationship with God) and *hablumminannas* behavior (having a good Islamic personality with others) where each indicator within the two constructs are in accordance with the two mainly Islamic law resources, AlQur'an and Hadith.

The concept of *hablumminallah* behavior is precisely about Muslim religious behavior which formed from cognition, affection and conation behavior in Faith and Worship aspects of a Muslim in his relationship with God, which clearly written in the two Islamic foundations, the six Pillars of Iman (Faith) and the five Pillars of Islam (Worship) [9,11,12,13]. While *hablumminannas* behavior is essentially about the fact of nature of human life, human personality, habit, event, and *ikhwal*/causes [10, 11, 12, 13].

B. *Hablumminallah* Behavior

Hablumminallah behavior is measured from three dimensions: 1) having knowledge of the Pillars of Faith and Worship, 2) attitude or believe in the truth of Faith and Worship, and 3) practicing the Faith and Worship [9, 12, 13].

Knowledge of Faith is measured from one's knowledge about the six Pillars of Iman, those are: knowledge of faith in Allah, Allah's angels, Allah's holy books, Allah's messengers, Allah's providence and the hereafter. Knowledge of faith in Allah is the knowledge about God's existence. A human being can learn about God's existence by paying attention to every phenomenon occurs in the universe. This also applies into other

five knowledge of faith. While knowledge of Worship is measured from one's knowledge about the five Pillars of Islam, those are: knowledge about shahadah (Islamic profession of faith), the mandatory and procedure requirements in ritual activities of sholat (pray), fasting, zakah (tithe), and hajj (pilgrim) [12, 13].

Attitudes of Faith is measured from one's belief in the truth of the six Pillars of Iman which can be define from one's belief in Allah and His perfect natures, belief in Allah's angels and their duties, belief in prophets as Allah's messengers, belief in Allah's holy books, belief in Allah's providence and belief in hereafter life. Meanwhile attitudes of Worship is measured from one's belief in Allah as the only creator and Muhammad as His last prophet, belief in prayers that could make life more optimist, healthier and well-organized; belief in fasting that could increase one's concern about fellow human being, self-control and health; belief in zakah (tithe) that could ease problems and avoid disasters; belief in hajj (pilgrim to Mecca) that could manage *ukhuwah islamiyah* (brotherhood) among fellow Muslims from all over the world [12,13].

Practice of Faith and Worship is one's actual actions in following God's commands and desist God's prohibition by standing firmly on the Pillars of Iman and Islam. Practice of Faith is measured from how often a Muslim starting and finishing jobs by mentioning Allah's name, how hard one's effort to maintaining their five senses from doing the bad deeds, how hard one's effort to imitate the Prophet Muhammad's behavior, how much one's eagerness to read and learn the Qur'an, how much one's eagerness to do the good deeds and how hard one's effort to act and to be in harmony with the order of the world. Meanwhile practice of Worship is measured from one's effort to obey all the commitments of Islam in their life, like one's effort to read the Qur'an and shalawat (prayers up on the Prophet Muhammad), how hard one's effort to carrying out the five fardhu (obligatory) prayers a day, fasting in Ramadhan month, sunnah fasting, pay zakah (tithe/ the alms tax) or give *infaq/shadaqah* (charity), undertake a pilgrimage to Mecca [12, 13].

The higher the knowledge, attitude and practice of Faith and Worship aspects, the higher the *hablumminallah* behavior. The higher the *hablumminallah* behavior, the higher the *hablumminannas* behavior. Details of *hablumminannas* behavior measurement will be explained later in the next research.

III. RESEARCH FRAMEWORK

A. Structural Equation Modeling

There are two basic types of factor analysis, exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) [14]. For the purposes of this research only CFA was considered. Confirmatory factor analysis is used when the researcher has theoretical knowledge of the underlying latent variable structure [15]. The theory represents causal processes which generate observations on multiple variables [16]. The hypothesized model is tested statistically in a simultaneous analysis of the whole system of variables to determine the extent to which it fits with the collected data. The model

supports the plausibility of postulated relations among variables if goodness-of-fit is adequate [14].

Following the Muslim Consumers' Religious Behavior (MCRB) framework introduced in this research (Fig. 1), is formed from the two factors (*hablumminallah* behavior and *hablumminannas* behavior) which operated as independent variables; each could be considered to be one level, or one unidirectional arrow, away from the observed variables. Such factors are termed first-order factors.

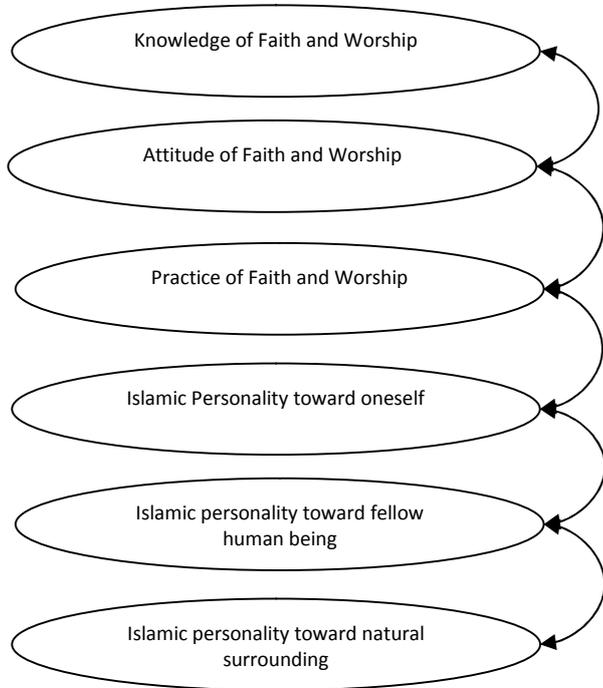


Fig. 1. Conceptual framework of MCRB-first-order factors

For the Second-order factors, although the model schematically portrayed in Fig. 2 has essentially the same with the first-order factors, it differs in a higher order of Muslim Consumers' Religious Behavior (MCRB) factors which is hypothesized as accounting for or explaining all variance and covariance related to the first and second-order factors. As such, Muslim Consumers Religious Behavior then is termed the third-order factors in Fig.3. To determine whether a third-order factor represents the most appropriate factorial structure of Muslim Consumers Religious Behavior it was necessary to specify the model and empirically confirm its goodness-of-fit.

B. The Hypothesized Model

The CFA model to be tested in this study hypothesized a priori that (a) responses to the Muslim Consumers' Religious Behavior (MCRB) scale can be explained by 6 first-order factors (knowledge, attitude, practice of Faith and Worship, Islamic personality towards oneself, fellow human being and natural surrounding), 2 second-order factors (*hablumminallah* and *hablumminannas* behavior), and 1 third-order factor (MCRB); (b) each indicator has a non-zero loading on the first-order factor it was designed to measure, while having zero

loadings on the other first-order factors; (c) error terms associated with each item are uncorrelated; and (d) covariation among the six first-order factors is explained fully by their regression on the second-order factor.

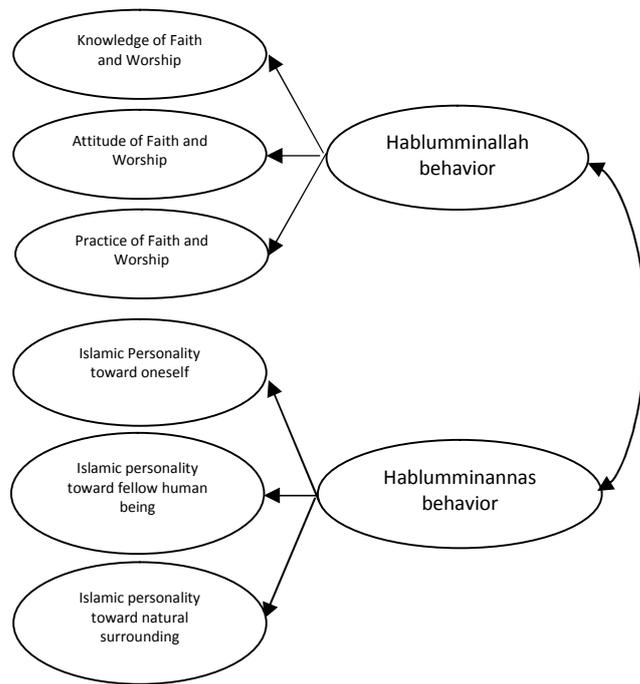


Fig. 2. Conceptual framework of MCRB-second-order factors

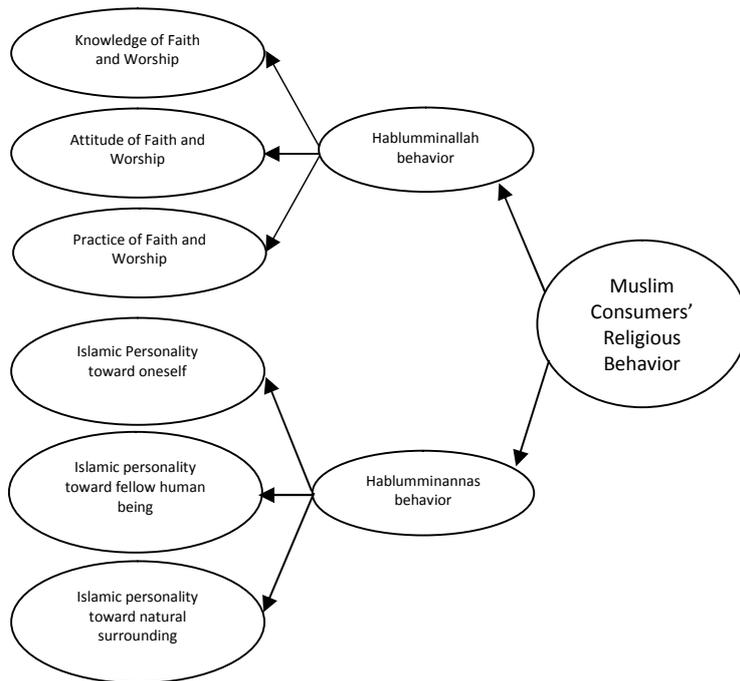


Fig. 3. Conceptual framework of MCRB-third-order factors

As suggested in literature, in an initial check of the hypothesized model, it is recommended to determine a priori the number of degrees of freedom associated with the model

under test to ascertain its model identification status. In relation to the model shown in Fig. 4, there are 1431 pieces of information contained in the covariance matrix, and 134 parameters to be estimated, thereby leaving 1297 degrees of freedom. These include the following 123 variables (53 observed variables and 70 unobserved variables):

- Observed variables (53): 53 MCRB items
- Unobserved variables (70): 53 error terms, 6 first-order factors, 2 second-order factor, 1 third-order factor and 8 residual terms
- Exogenous variables (62): 53 error terms, 1 third-order factor, and 8 residual terms
- Endogenous variables (61): 53 observed variables and 6 first-order factors, and 2 second-order factor

Fixed parameters (71):

- Weights (70): 53 error term regression paths (fixed to 1.0), 9 factor loadings (fixed to 1.0), and 8 residual regression paths (fixed to 1.0)
- Variances (1): 1 third-order factor

Unlabeled parameters (134):

- Weights (52): 52 factor loadings
- Covariances (21): 41 21 factor covariances
- Variances (61): 53 error variances and 8 residual variances

IV. RESEARCH METHOD

A. Sample and Procedure

To examine whether the implementation of a third-order CFA model for the factorial validity of MCRB is feasible, data was collected using a standardized survey. In total, 500 questionnaires were collected. As recommended in literature, data screening and detecting univariate outliers were performed [17]. Non-valid data and data profile causing outliers were excluded from the analysis, resulting in a total of 390 valid data. The survey was administered in Ciputat, South Tangerang.

The items in this study were measured using a five-point Likert scale. Knowledge of Faith and Worship was measured using 18 items, attitude of Faith and Worship was measured using 16 items and practice of Faith and Worship was measured using 13 items, Islamic personality toward oneself was measured using 12 items, Islamic personality toward fellow human being was measured using 21 items and Islamic personality toward natural surrounding was measured using 9 items.

B. Measurement Procedures and Results

Descriptive statistics are used to describe consumers' *hablumminallah* behavior level by using the mean or average as the type of estimate of central tendency [18, 19, 20]. The results show that Muslim consumers have very high levels of *hablumminallah* behavior with total 4.49 mean. These include the attitude or believes as the dominant one (4.56), follow by the knowledge (4.55), and the practice or implementation (4.37) of their Faith and Worship aspects (Table I).

TABLE I. DESCRIPTIVE STATISTIC

X11		Mean	X12		Mean	X13		Mean
x11a		4.54	x12a		4.73	x13a		4.52
x11b		4.59	x12b		4.69	x13b		4.54
x11c		4.59	x12c		4.70	x13c		4.07
x11d		4.68	x12d		4.63	x13d		4.14
x11e		4.49	x12e		4.54	x13e		4.40
x11f		4.50	x12f		4.48	x13f		4.44
x11g		4.68	x12g		4.46	x13g		4.28
x11h		4.53	x12h		4.43	x13h		4.42
x11i		4.55	x12i		4.47	x13i		4.67
x11j		4.37	x12j		4.48	x13j		4.44
x11k		4.52	x12k		4.54	x13k		4.11
Mean		4.55	Mean		4.56	Mean		4.37

^a. Level: 1 - 2 = very low; >2 - 3 = low; >3 - 4 = high; >4 - 5 = very high

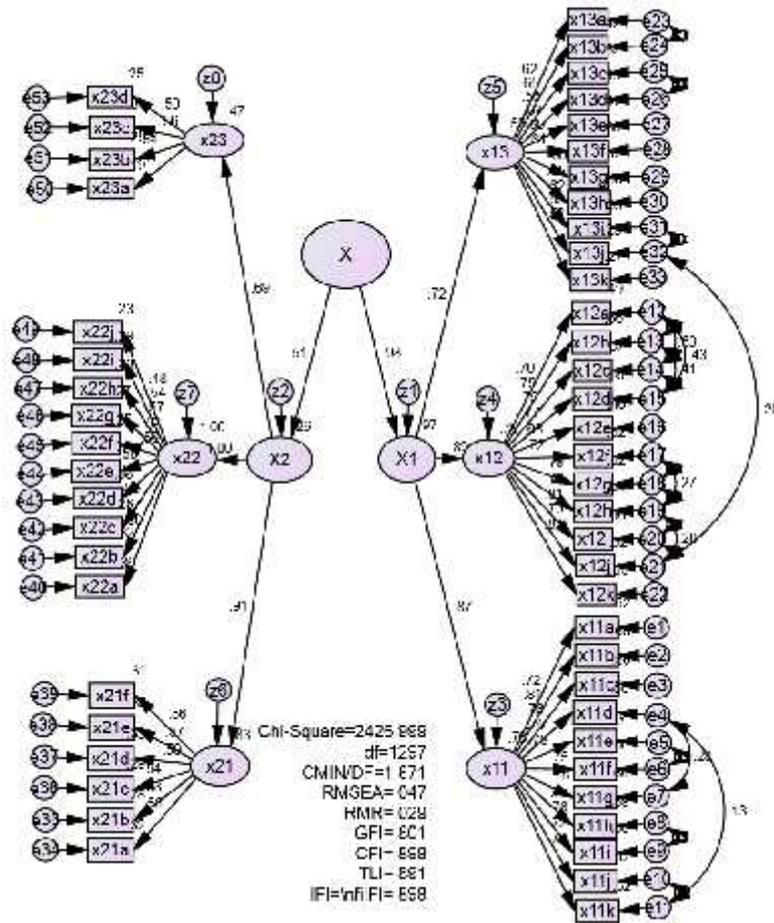


Fig. 4. Hypothesized Third-order Modification Model of Factorial Structure for the MCRB Framework

All independent and dependent latent variables were included in one single multifactorial CFA model in AMOS 21.0 software. After modification, the model demonstrated goodness-of-fit and marginal fit (Fig.4). The Chi-square/df value was 1.889 (cmindf < 2), the root mean square error of approximation value was 0.048 (RMSEA 0.08), the root mean square residual value was 0.030 (RMR 0.05), the goodness of fit index (0.80 GFI<0.90), the comparative fit index value was 0.839 (0.80 CFI<0.90), the Tucker-Lewis coefficient was 0.833 (0.80 TLI<0.90), the incremental fit index value was 0.840 (0.80 IFI< 0.90). Therefore, the given values reach the permitted threshold accepted in literature [14, 16, 21, 22].

TABLE II. STANDARDIZED REGRESSION WEIGHTS

Factor Loading				Factor Loading			
X1	<---	X	.984	x12b	<---	x12	.750
X2	<---	X	.506	x12c	<---	x12	.753
x23	<---	X2	.687	x12d	<---	x12	.767
x22	<---	X2	.999	x12e	<---	x12	.677
x21	<---	X2	.909	x12f	<---	x12	.720
x13	<---	X1	.723	x12g	<---	x12	.786
x11	<---	X1	.869	x12h	<---	x12	.736
x12	<---	X1	.891	x12i	<---	x12	.813
x11a	<---	x11	.720	x12j	<---	x12	.785
x11b	<---	x11	.812	x12k	<---	x12	.813
x11c	<---	x11	.760	x13a	<---	x13	.619
x11d	<---	x11	.749	x13b	<---	x13	.648
x11e	<---	x11	.759	x13c	<---	x13	.564
x11f	<---	x11	.751	x13d	<---	x13	.674
x11g	<---	x11	.777	x13e	<---	x13	.686
x11h	<---	x11	.767	x13f	<---	x13	.614
x11i	<---	x11	.764	x13g	<---	x13	.604
x11j	<---	x11	.721	x13i	<---	x13	.622
x11k	<---	x11	.790	x13j	<---	x13	.532
x12a	<---	x12	.702	x13k	<---	x13	.521

Reflective measurements were used to evaluate the conceptual model. Confirmatory factor analysis was performed to ensure the validity of the scales. All factor loadings exceed the 0.50 level for the constructs used in the analysis (Table II). All of the items in each scale loaded on single factor suggesting that MCRB constructs are unidimensional [14].

V. CONCLUSION

The descriptive analysis used to measure the level of Muslim consumers' *hablumminallah* behavior achieved very high levels. Since the Muslim consumers have high levels of *hablumminallah* behavior, it is strongly recommended for marketers to assure the *halalness* (lawfulness) of their products accordingly to the Islamic law.

The Muslim consumers' religious behavior framework, introduced and examined in this research that used two dimensions and three indicators each with total 53 items, was tested using a single third-order factor CFA model. The two scales used to measure the constructs achieved high levels of factor loadings proving to be valid, and when a high order CFA was performed on the two constructs, the goodness-of-fit and marginal fit model was reached. This concludes that it is possible to validate the Muslim consumers' religious behavior measurement model by using a third-order CFA model because the factorial validity of Muslim consumers' religious behavior has a goodness-of-fit, thus, the model could measure the Muslim consumers' religious behavior significantly which offers further understanding about Muslim religious behavior in many other marketplaces and societies.

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