

Islamic Spirituality: The Forgotten Dimensions

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ABSTRACT

Relatively large number of spiritual assessment tools has emerged over the past years as a mean to assess individual spiritual wellbeing. The assessment tools however, are lacking of relevancy to Muslims. Unlike other ideologies, Islam is a divine system where the belief in Allah dictates all actions and behaviours of a Muslim in his daily life. The ninety-nine names of Allah or Asmaul Husna have been used as fundamentals for Muslims to nurture individual spiritual strength. Based on Asmaul Husna, this study re-evaluates the spirituality platform from an Islamic perspective. This empirical study describe the methodological development of the instrument to capture the spiritual factors in Islam. The proposed 35 items instrument has been empirically tested for unidimensionality, reliability, and validity using exploratory and confirmatory factor analysis. The Islamic spirituality factors are deeds, relationships, harmony, self-development, fairness, and compliance. The factors are distinct and conceptually clear. The study offers a systematic approach, a platform and a new insight towards the understanding of spirituality from an Islamic perspective.

Keywords: Islamic Spirituality, Asmaul Husna, Instrument Development, Religiosity

1. Introduction

Spirituality has been predominantly studied in disciplines such as theology, psychology, and sociology. Over the past years, spiritual scales have been developed and used as a general indicator of spiritual wellbeing at an individual and group levels. According to MacDonald et al. (1995; 1999), the recent literature reveals more than hundred instruments of spirituality and transpersonal constructs. The constructs which are closely tied to religion and their relationships could be viewed

in terms of similarities and differences between them (Agustian, 2005). Although religion and spirituality have many common characteristics, religion possesses additional dimensions of a theological structure such as dogma, rituals, and formality. The structure may be conducive or restrictive towards an individual's experience of spirituality (Davis et al., 2003). Another view, religion, and spirituality are not correlated to each other and both constructs may be studied separately. Such distinctions were caused by the secularisation of knowledge that exists in some societies. Western societies generally consider religion as separate from spirituality, where spirituality is generally considered to be subjective, beneficial and life-enhancing experience while religion is commonly perceived as being institutionalised, narrow, rigid, and dogmatic (Ruth, 2002). This has resulted in a diverse spiritual definitions based on perceptions and scientific research. Contrary to this, spirituality in Islam must be approached with a holistic concept as it does not preach the notion that there is a conflict between matter and spirit in a human being. To understand this further, it is an essence to have an overview of what Islam is.

2. Islam and Spirituality

A Muslim must strive to harmonise the physical and spiritual demands of his existence and make conscious efforts to strike a balance based on the Quran and Sunnah. The distinct characteristic of Islam is that the Quran and Sunnah provide a comprehensive law governing all human affairs (Alias, 2003) i.e. relationships between a human being and Allah, individuals, social, political, economic and others that exist in the society. Under all contexts, the parameter of a Muslim's spiritual actions and behaviour must be based on the Quran and Sunnah (Nasr, 1991). Another critical notion in Islam is the concept of ibadah. In Islam, ibadah (worship) is a holistic concept, incorporating both mandatory worships; shahadah (testimonial of faith), solat (prayer), zakat (charity), saum (fasting) and hajj (pilgrimage), and all the daily activities of Muslims. When a Muslim perform all the activities with the intention of seeking the pleasure of Allah, then all these become a form of ibadah. As such, Islam is beyond the religion context and viewing religion and spirituality as uncorrelated is flawed and unacceptable.

The obedience of Muslim towards the commandments of Allah significantly depends on his iman (faith). Kamaruzaman (2009) defined iman as the conviction, compliance and commitment to a religion. Prior

to the development of iman, a Muslim should possess knowledge (Khan, 2001; Hassan et al., 2010) about Islam, which will bring towards strengthening the akidah. Knowledge is an essence (Hassan et al, 2010) for a Muslim intellectual and spiritual development. An intellectual growth without spiritual development is aimless whilst a spiritual development without the intellectual component is meaningless as knowledge and iman complement each other. One without another tends to result in a blind belief (al-Quran, 2: 269). The manifestations of iman are translated in the form of ibadah of a Muslim (al-Quran, 2: 177; Fadl, 1991). A Muslim must possess and integrate both iman and ibadah, where iman in the absence of ibadah is fruitless and unreliable whereas an ibadah without iman will be meaningless and illogical (Afzalur, 1995). A Muslim equipped with iman will lead to taqwa (abstinence) (al-Quran, 3: 76, 186), taat (obedience) (al-Quran, 2: 279; al-Quran, 4: 77) and ihsan (benediction) (al-Quran, 2: 224), which cater to the individual's spiritual and material needs (Akhtar, 1996). Therefore, Islamic spirituality can be defined as the submission of a Muslim's spiritual entity to Allah where emotion, behaviour and actions are geared towards fulfilling the commands and abstaining from the prohibitions of Allah. In this study, ibadah refers to all forms of behaviours and actions, comprising of mandatory worships and daily activities that are performed to seek the pleasure of Allah.

2.1 Asmaul Husna (Divines names of Allah)

The Quran is a revelation of Allah's eternal word, and it is the most important treasure of spiritual resources and knowledge (Mukarram, 2006; Gudle, 2009). The Quran has described the attributes of Allah (Ahmed, 1999; Kamaruzaman, 2009), known as Asmaul Husna which comprised of ninety-nine names. These names are the perfect attributes of Allah. These names are mentioned in a single word or combined with several other names even though sometimes it is difficult to delineate the names of Allah or divide them into sections as they are linked and related to one another. The knowledge of Asmaul Husna is important as it allows a Muslim to become acquainted with Allah. It sheds light on the realm of the relationship between Allah and individual and individual with the universe as a whole. Each name has a specific meaning in regulating divine relations with individuals. A review of the divine names reveals that some names are especially salient with respect to attributes that characterise the functions of an attachment figure. These names are

commonly used in praising Allah and zikir (supplication), where the understanding of Asmaul Husna is one of the ways to know Allah. The understanding of Asmaul Husna is fundamental aspects in Islamic knowledge and should be inculcated in children as early as the preschool years. These attributes are used as a framework (Afzalur, 1995; Khan, 2002) to be emulated, inculcated and nurtured for individual spiritual strength (Alkumayi, 2009). Ghobary Bonab et al., (2013) in their study, explored Allah's functions as an attachment figure in Islamic theology. They posited that Allah has key attributes of an attachment figure that fulfills critical attachment functions of proximity, safe haven, and secure base. Muslims are depicted as seeking proximity to and protesting against separation from Allah which are all functions as a secure attachment bond.

The development in spirituality studies has witnessed the development of spiritual assessment scales over the past years. The majority of the scales are based on Western perspectives such as Spiritual Assessment Inventory, Spiritual Wellbeing Belief Questionnaire, and Daily Spiritual Experience Scale. Due to lack of relevancy of these scales to be applied to a Muslim population, an increasing number of Muslim based scales have been developed. Yet, Abu and Pargament (2010) found that most of the Islamic spirituality or religiosity scales have either used a single variable as a measurement which lacks the depth inherent in the domain or are mere adaptations based on Judeo-Christian spirituality scales. These shortfalls may have rendered their applications on the Muslim populations somewhat ineffective (Hodge, 2000). Unlike other ideologies or philosophies, Islamic fundamentals rely on the Quran and Sunnah as its primary platform, where its compliance is a must and a totality (Afzalur, 1995; Azam, 2005; Kamaruzaman, 2009; Abdullah et al, 2010). Therefore, the development of spirituality assessment scale in Islam warranted a different approach. It is under this background that this study describes the methodological development and eventually identifies the factors relevant to Islamic spirituality.

3. Research Design

The approach used in the study is based on the commonly adopted paradigm for scale development provided by Churchill (1979), supported by recommended practices of construct developments (Gilliam and Voss, 2013), item reduction and assessment of the resulting factor structures as well as the validation exercises (Hair et al., 2010; Kaiser, 1970; Johnston

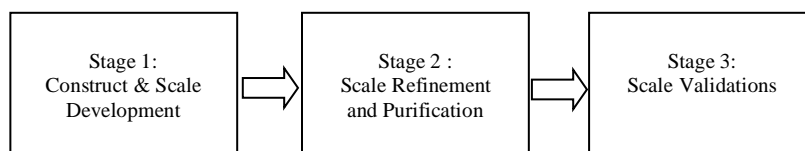
and Wichern, 1992; Hattie, 1985; Bohrnstedt, 1983; Kaplan and Saccuzzo, 1993; Anderson and Gerbing, 1991; Tabachnick and Fidell, 2007). Such approach has been used to discover new constructs (Tinsley and Tinsley, 1987), which subsequently validate the psychometric instruments (Parasuraman, 1988; Firdaus, 2006). Figure 1 provides a flow chart of the scale development procedure employed in the study.

3.1 Stage 1: Construct and scale development

Construct is defined as setting a boundary to make clear of what should and should not be included (Gillam and Voss, 2013). Such setting is critical for developing better measures and generalisable theory (Churchill, 1979; Edwards and Bagozzi, 2000; Summers, 2001; MacKenzie, 2003). The process begins with the conceptualisation of construct and specification of domains associated with spirituality. In this study, Islamic spirituality is defined as factors that make up an individual submission of a Muslim's emotion, behaviour, and action to the commands of Allah and abstinence from His prohibitions. The Quran, the Sunnah, and other Islamic literature are used as reference for the attributes of Allah (Asmaul Husna). This initial and critical phase of the process is to ensure that the meaning of Asmaul Husna is clear and unambiguous. This is done by cross-checking the meaning with different published sources to ensure consistency. Discussions are later carried out with experts in Islamic teachings from the Academy of Contemporary Islamic Studies (ACIS), to further confirmed the meaning of names prior to the purification process.

The next process involved the thematic analysis which is applied to examine the themes within Asmaul Husna variables. The objective is to identify names that may carry similar meaning. These names are grouped together. Again, experts in Islamic teachings from ACIS were asked to provide inputs and comments before finalising the thematic analysis. The outcome of the thematic analysis has identified 22 names with a similar theme. The balances of forty-nine names are relatively unique and are truly distinct from others.

Figure 1. Scale development & validation process



The forty-nine names are rephrased into questions. The content and face validity were assessed by experts. The objective is to identify potential sources of ambiguity after which several changes were made; where words and sentencings are restructured, redrafted, and Islamic technical jargon rephrased. The questions are worded in Malay language and presented randomly as statements in the questionnaire, with the same rating scale used throughout. The questionnaire consists of demographic profile, Islamic spirituality assessment, the relationship between Muslims (personal affairs) and their environment (community) and their relationship with Allah the Almighty (Part B). Part C contains questions pertaining to worldly affairs. The items were measured on a seven-point Likert scale to ensure higher statistical variability (Saraph et al., 1989; Ahire et al., 1996). The majority of the experts viewed that the drafted questionnaires correspond with the relevant issues in Islamic spirituality. Empirical findings support the use of experts to enhance scale reliability and validity (Sweeney and Soutar, 2001; Hardesty and Bearden, 2004). The draft questionnaire was piloted to 45 respondents, yielding a response rate of 90%, with a Cronbach's alpha value of 0.971, which indicated the internal consistency of the instrument.

A total of 900 questionnaires were distributed to Muslim respondents working in public and private sectors in Sarawak, Malaysia. Organizations and individuals were identified prior to distribution. Graduate students were employed and trained primarily to deal directly with the organization in terms of seeking approval for the questionnaire, distribution, and collection. The total returned questionnaire was 526, a response rate of 58.4%. Nevertheless, only 391 responses were deemed usable and valid for the study. The majority of respondents are Malays (76.2%) due to the fact that the Malays are mainly born Muslim. The rest are other ethnics such as Chinese, Melanau, Bidayauh and Iban who are either born Muslim or reverted to Islam. In total, 90.8% of the respondents are those born Muslims while only 9.2% are revert Muslims. In this study, the ratio of 7.97 observations per variable is observed,

which is far beyond the minimum threshold of 5 observations per variable as suggested by Hair et al., (2010). The collected data in this study are therefore suitable for factor analysis.

3.2 Stage 2: Scale Refinement and Purification

3.2.1 Reliability Test

Purification of the scale began with the computation of the coefficient alpha based on Churchill's (1979) recommendation. A threshold of 0.70 and above is adopted as a cut off for demonstrating internal consistency of new scales (Nunnally, 1988). The coefficient is indexed at 0.98. The value meets the required prerequisite, demonstrating internal consistency and satisfactory reliability values in their original form.

3.2.2 Multivariate Test of Normality

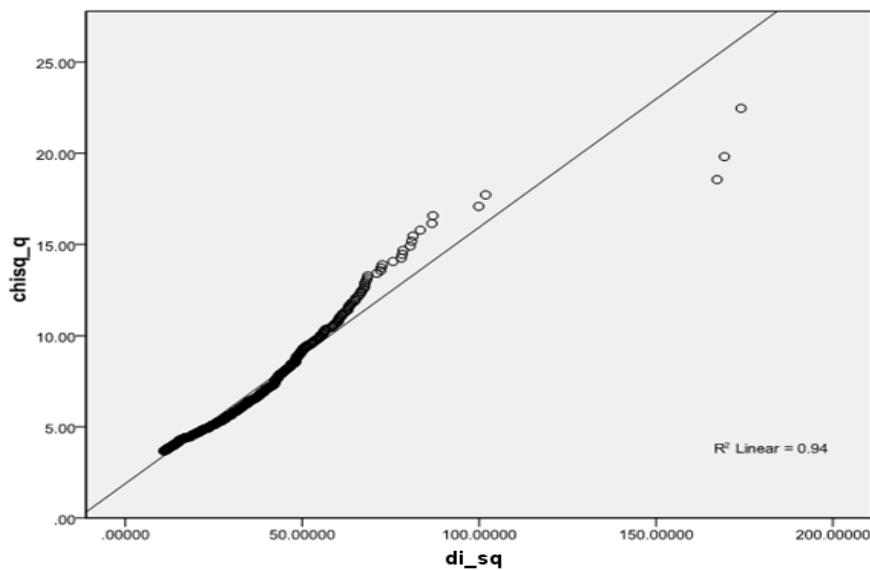
A multivariate test of normality was employed to check on the assumption of normality. Such is a prerequisite for many inferential statistical techniques (Hair et al., 2010), and it serves as an approximate sampling distribution. Its violation will result in unreliable inferences and misleading interpretations. The basic approach (Johnston & Wichern, 1992) for a multivariate test of normality involves getting D^2 for each subject and plotting against the quantiles of the χ^2 (Chi-Square) distributions is adopted. The scatter plots of $chisq_q$ vs. di_sq , in Chart 1 indicated the good fit with $R^2=0.926$ implying that the data is normal.

3.2.3 Items Analysis

Further analyses are carried out to check on the factorability of the data, as suggested by Hair et al., (2010) prior to Exploratory Factor Analysis (EFA). Visual checking of inter items correlations suggests relatively high degree of correlations, where a significant number of correlations between items are well above 0.30. Assessing the overall significance of the correlation matrix with Bartlett test of sphericity provides a statistical probability that the correlation matrix has significant correlations among at least some of the variables. The results were significant with $p<0.01$, χ^2 (49, $N = 391$). Kaiser-Meyer-Olkin (KMO) which measures the overall sampling adequacy was also computed to quantify the degree of correlation between items. Based on Kaiser (1970) categorization, KMO

is indexed at 0.96, which is far above the sampling adequacy. The anti-image correlation is checked to assess the sampling adequacy of individual items. Inspection of the matrix reveals that all individual items are well above the minimum threshold of 0.5 that range between 0.60 to above 0.90. All these confirmed the suitability of the data for factor analysis.

Chart 1. Scatter plots : Chisq_q vs. di_sq



3.4. Exploratory Factor Analysis (EFA)

EFA is useful in the absence of sufficiently detailed theory about the relationships of the indicators to the underlying constructs (Churchill, 1979; Hair et al., 2010). To identify the factors structure, all items from Section B were subjected to EFA utilising principal axis factoring. Latent root criterion was applied for factor extraction. The decision to include items in a factor was based on factor loadings greater than 0.4 (Hair et al., 2010) and all factors whose eigenvalues are greater than 1.0 were retained in the factor solution (Tabachnick and Fidell, 1989). The variable's communality, which represents the amount of variance accounted for by the factor solution for each variable was also assessed to

ensure acceptable levels of explanation. Items having low communalities of below 0.5 are considered as not having sufficient explanation (Hair et al., 2010). Towards achieving a well-defined factor structure, some items were removed from the factor loading matrix, resulting in a reduction of a number of factors.

The process was repeated under the same procedure, where subsequently 35 items remained. Subsequently, a new factor solution was derived yielding six factors which accounted for 61.12% of the variation in the data as compared to 58.20% of the variance explained in the initial factor solution. Table 1, shows the results of the factor analysis in terms of factor name, loadings, eigenvalues, percentage variance and cumulative percentage variance explained by each factor. The derived factors for Islamic Spirituality are deeds, relationship, harmony, self-development, fairness and compliance.

3.5 Confirmatory Factor Analysis (CFA)

A highly critical condition for construct validity and reliability checking is the unidimensionality of the measure, implying the existence of a single trait underlying a set of measures (Hattie, 1985; Anderson & Gerbing, 1991). In order to check for unidimensionality, CFA is run on all the constructs by means of Structural Equation Modeling (SEM) within LISREL framework to see how closely they represent the same construct.

3.6 Unidimensionality Test

In assessing unidimensionality, multiple fit indices are considered simultaneously (Hair et al., 2010). The χ^2 results were significant, $p < 0.01$, $\chi^2 (49, N = 391)$. RMSEA is indexed at 0.048, whereas SRMR is indexed at 0.04. The GFI is indexed at 0.85 and the Adjusted Good Fit Index (AGFI) is at 0.90. Both Bentler Bonnet Index (BBI) and Tucker-Lewis Index (TLI) are indexed at 0.97 and 0.98 respectively. The value of CFI in this model is indexed at 0.98. From the analysis, the indices are well within the category of an acceptable fit model. Hair et al. (2010) further posited that, for a model to be accepted as a good model, based on the number of observations ($N > 250$) and with the number of observed variables ($N \geq 30$), they recommended that χ^2 be significant with CFI of more than 0.90, SRMR less than 0.08 and RMSEA less than 0.07. These indices are clearly well within the recommended range. Therefore, it is

concluded that the Islamic Spirituality six-factor model fits well and represents a reasonably close approximation in the population.

Table 1
Results of factor analysis

No	Factors	Variables	Factor Loadings	Eigen values	Percentage of Variance	Cumulative Percentage of Variance
1	Deeds	Stop activities which are against Islamic teaching	0.649			
		Prioritizing Allah in life	0.615			
		Spiritual & material enrichment	0.583			
		Preventing wrong doings	0.563	17.45	13.10	13.10
		Recitations for praising Allah	0.534			
		Life on earth is not permanent	0.486			
		Accept Allah as the ultimate source of power	0.450			
2	Relationship	Practicing Islam as a way of life	0.631			
		Helping one another	0.565			
		Grateful & thankful	0.535			
		Humility in relationship	0.493	1.78	12.24	25.35
		Sense of adequacy	0.490			
		Loving	0.460			
		Taking care of behavior	0.452			
Inculcating quality life values	0.447					
3	Harmony	Enforcing laws based on Islamic teaching	0.659			
		Forgiving	0.620			
		Act of charity	0.593	1.29	11.43	36.78
		Self-control on actions forbidden by Islam	0.508			
		Enforcing justice	0.457			
		Peace and harmony	0.455			
		Nurturing relationship	0.421			

	Enhancing knowledge	0.569		
	Self-development	0.545		
	Self-determination	0.543	1.21	9.71
	Obedience	0.486		46.50
	Relationship	0.467		
	No vengeance	0.417		
	Acknowledging Allah supremacy	0.638		
	Trustworthy	0.588	1.14	7.92
	Fair	0.580		54.42
	Undertakes Allah command	0.689		
	Role model	0.497		
	Acceptance of Allah will voluntarily	0.490	1.01	6.70
	Truth in all matters	0.475		61.12
4	Self-Development			
5	Fairness			
6	Compliance			

3.3 Stage 3: Scale Validations

3.3.1 Reliability Test

Further reliability test is carried out after the unidimensionality has been established. The respective values of coefficient alpha for all the Islamic Spirituality factors are well above 0.70. All the values meet the required prerequisite, thereby demonstrating that all the six factors are internally consistent and have satisfactory reliability. The indices are shown in Table 2.

Table 2
Islamic Spirituality Factors: Cronbach Alpha, Bentler Bonnet Indices & Correlation Indices

No.	SOM Dimensions	(α)	BBI	Facing Challenges
1	Deeds	0.80	0.91	0.65
2	Relationship	0.85	0.96	0.51
3	Harmony	0.85	0.96	0.62
4	Self-Development	0.86	0.98	0.54
5	Fair	0.73	0.94	0.56
6	Compliance	0.83	0.93	0.48

3.3.2 Validity Test

Content validity emphasis is on the relevancy of the content domains that exists in the relevant literature against the constructs of measurement. Since the questionnaire was designed through a comprehensive exercise; review of relevant literature as well as inputs and comments from experts in Islamic teachings were subsequently fined-tuned. This would ensure that both the face and content of the instrument are valid (Bohrnstedt, 1983; Kaplan and Sacuzzo, 1993).

Table 2 also shows the Bentler Bonnet Index (BBI) of the individual factor. The computed BBI clearly indicate the values range well above 0.90, indicating evidence of convergent validity. Discriminant validity is the extents to which the factor is truly distinct from other

factors, providing the evidence of uniqueness and capturing some phenomena that other constructs did not (Hair et al., 2010). A Chi-square (χ^2) difference approach is adopted for the purpose. The discriminant validity of the two factors is the difference between the χ^2 values of the restricted model and unrestricted model, where the degree of freedom (df) is less than one for each additional path estimated. A statistical significant value of χ^2 difference demonstrates that the two factors are distinct. In the study, the procedure is repeated for all the pairs resulting in a total of 15 discriminant validity checks. The entire procedures indexed χ^2 differences statistically significant at $p < 0.005$, indicating discriminant validity.

Criterion-related validity refers to the extent to which one measure predicts the values of another measure. Criterion-related validity is established by correlating the factor scores against the criteria that are the ability of a Muslim to face challenges. Challenges in this context refer to the temptations and the pressures in a Muslim's daily life in upholding the commands and avoiding the prohibitions of Allah. The correlation indices ranged from 0.48 to 0.65 indicate that all factors have positive correlations. This is shown in Table 2 above. Hence, criterion-related validity is established for all the factors.

3.3.3 Pearson Correlation

Table 3 below shows the Pearson correlation matrix of the six Islamic spirituality dimensions. The correlation coefficient values range from 0.50 to 0.76. These indicate a moderate positive relationship between the six factors and evidence of convergent validity. The moderate correlation further indicates the absence of multicollinearity since correlation value is less than 0.8 (Kline, 1998).

Table 3
Islamic spirituality factors: Correlation Indices

Dimensions	Deeds	Relationship	Harmony	Internal Strength	Fairness	Compliance
Deeds	1					
Relationship	0.66	1				
Harmony	0.67	0.70	1			
Internal Strength	0.69	0.76	0.70	1		
Fairness	0.66	0.68	0.56	0.65	1	
Compliance	0.69	0.67	0.67	0.68	0.50	1

4. Discussions

The empirical findings served as a new platform that may be used to explain spirituality from the perspective of Islam. The first dimension is deed. Deed is associated with doing good as well as avoiding evil actions and behaviors based on the teaching of Islam. Deed inculcates a sense of respect and responsibility towards others and deters a person from sins that may cause discontentment between individuals and within the community which could lead to destructions. Second is the relationship, which concerned with managing relationship between a person and his group. A good relationship is a prerequisite for building a harmonious community and well-being. Islam considers the community as a unit, comprises of individuals living within a specific social order. Hence, Islam condemned any violation of given rights and upholds making the commands and prohibitions in accordance with Islamic law. Having harmony with deeds and relationship in place would bind respect, peace, love and compassion to fulfill the responsibilities to honor and obey Allah, which simultaneously respecting the privacy of others and the community.

Self-development is about building a strong inner self based on the Islamic principles and teachings. The acquisition of knowledge will enhance the development of akidah, and subsequently, reach the state of piety. A pious Muslim may overcome challenges in worldly affairs. Self-development is sometimes associated with self-discipline (Dasti and Sitwat, 2014) which is considered an important dimension in Islamic studies. A pious Muslim shall have a good combination of admirable characteristics and personalities which are translated into positive inter personal relationships and caring attitude within the family, community and environment (Dasti and Sitwat, 2014). This, in turn, will allow a Muslim to overcome challenges in worldly affairs as well as to cater to his spiritual and material needs. The stronger and deeper this conviction is, the more profound a Muslim's faith will be. Next dimension is fairness. This is about being fair in all decisions and actions. Piety would also facilitate the attainment of fairness in a Muslim's daily actions and behaviours. The last dimension is compliance. Compliance refers to the performance of commandment (ibadah) particularly the obligatory duties, which in turn would build a stronger faith and belief (Dasti and Sitwat, 2014). Practicing the ibadah with utmost sincerity would inculcate and nurture the purity of heart and mind, developing and sustaining a balance between spiritual and physical components of human needs, thereby

making a Muslim to remain steadfast in the face of temptations and pressures of daily life. It would also deter a person from any wrongdoing, unethical behaviours, unfair decisions and sinful lifestyle.

Relatively strong correlation of the relationship of the dimensions suggests that Islamic spirituality is a multi-construct, interactive and mutually affecting each other. This confirmed that Islamic teachings are not confined to personal life only, but must be implemented in totality in all aspects of individual and social lives. Harmony, relationship, self-development, fairness and deeds as a societal platform are indeed against the idea of secularisation in the Islamic context. Such understanding must be attained by Muslims to achieve the highest status of being closed to Allah. This is in line with Schore (2003) that secure attachment bonds and positive schemata, allowing an individual to maintain positive emotion and at the same time reducing its negative intensity. The findings are reminder to Muslim researchers that spirituality must be assessed with holistic approach (Afzalur, 1995; Azam, 2005; Abdullah et al., 2010), where there must be harmony between the physical and spiritual demands of one's existence and therefore, he must make conscious effort to balance all affairs based on the Quran and Sunnah. Thus, being religious is insufficient to achieve a complete spirituality. Instead, it must be complemented with adherences to Allah's laws in all worldly life affairs.

Religiosity based scales (Abou-Youssef et al., 2011; Abdollah et al., 2016) could be used by marketers to assess the degree of consumer's religiosity and as a predictor in consumer research (Mokhlis, 2009; Khraim, 2010). Nevertheless, even though empirical findings suggest that religiosity is a reliable predictor of consumer behavior, such understanding calls for a caution. Correlation indices of the Islamic Spirituality factors suggest a relatively strong correlation, ranging from 0.50 to 0.76 (Table 3). Though the factors are conceptually distinct, they are positively correlated, which indicate that the factors are interactive and mutually affecting each other. Thus, a Muslim individual decision and action cannot be viewed as an independent event as it closely relates to other values and social relationships. Such interplay implies the need to comply with the teaching of Islam due to the fact that ibadah is a holistic concept (Alias, 2003), and religiosity itself is part of the Islamic Spirituality equation. Religious rituals provide the mean to demonstrate and maintain a relationship between a Muslim and Allah (Ghobary Bonab et al., 2013). Thus, a holistic approach should be employed in the study of Muslim consumer behaviour, which may unveil newer findings that may reflect the true behaviour of a Muslim consumer. This finding is seen as

supportive of Kashima et al. (1992) and Triandis (1995) on inconsistent behaviour which showed the consumers put their own feelings aside in order to act in an appropriate manner.

5. Conclusion

It is important that the findings of this empirical study be evaluated in the light of certain limitations since acknowledgment of these limitations could suggest new directions for future studies. The study was conducted in a single geographic location and though the teaching and principles of Islam are based on Quran and Sunnah which is standardized, yet differences in cultural backgrounds may qualify new insights. Such caution should be maintained in generalising the results to other countries. Cross-cultural research in the future may help to generalize the results of the study.

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