

ROLES OF SPIRITUAL INTELLIGENCE AND SPIRITUAL CONGRUENCE IN PURCHASING HALAL SKIN CARE PRODUCTS AMONG ADULT URBAN MUSLIM CAREER WOMAN

Azreen Jihan Che Mohd hashimⁱ, Rosidah Musaⁱⁱ, Muhamad Azrin Nazriⁱⁱⁱ,
N Alia Fahada W Ab Rahman^{iv}

ⁱ (Corresponding authors) Senior Lecturer, Faculty Economics and Muamalat, Universiti Sains Islam Malaysia, 71800 Bandar Baru Nilai, Negeri Sembilan. azreenjihan@usim.edu.my

ⁱⁱ Senior Lecturer, Faculty Business Management, Universiti Teknologi Mara UiTM).
rosidahmusa@salam.uitm.edu.my

ⁱⁱⁱ Senior Lecturer, Faculty Economics and Muamalat, Universiti Sains Islam Malaysia, 71800 Bandar Baru Nilai, Negeri Sembilan. muhdazrin@usim.edu.my

^{iv} Senior Lecturer, Faculty Business Economics and Social Development, Universiti Malaysia Terengganu (UMT). n.alia@umt.edu.my

Abstract

Studies and interest on human behaviour in relation to halal industry have been increasing over the recent years. Drawing upon a social psychology theory, Theory Planned Behaviour (TPB) developed and congruity theory were employed as theoretical foundation for developing the present conceptual model. This paper initially conceptualises key psychological factors that could predict and explain purchaser's attitude. The data for this research were collected from 449 respondents among adult urban Muslim career woman in Klang Valley, user and nonuser via drop off and collect survey technique. This paper has a new insight and covered much deeper into the current knowledge of Halal skin care product by incorporating relevant constructs as the predictors of attitude such as, spiritual intelligence, spiritual congruence, product image and product involvement. Spiritual intelligence and spiritual congruence have a positive significant effect on attitude for users towards influence continue to purchase for users.

Keywords: adult urban muslim career woman, halal skin care products, purchasing

INTRODUCTION

The process of understanding the reasons for planning behaviour intention is not an easy path. Intentions are provoked by an individual's attitude which effect on how individuals making per purchase decision (Blackwell, Miniard & Engel, 2001). Human beings are complex, and this complexity helps in having

contradictions in an individual's attitude. Moreover, studies on human attitude have been widely acknowledged in purchaser behaviour and social psychology literature for many decades (Ajzen & Fishbein, 1969; Fishbein & Ajzen, 1975) and most often for a firm as a basis for understanding their purchaser's behaviour. Much of this effort operates under a common paradigm that firms should conceptualised the customer's attitude in performing a behavioural intention in purchasing the product by evaluating individual's positive or negative self-performance of a particular behaviour (Fishbein & Ajzen, 1975). Even more, it is possible to conceive the marketing strategies without trying to understand the purchaser.

Research evidence has revealed that attitude is critical to the understanding of consumer behaviour and an essential determinant in realising viability to evaluate outcome in identifying the individual's needs (Jones & Sasser, 1995). Many researchers regard attitude as the focal construct in influencing customers in planning their intention behaviour to purchase certain products. It should be clear that since different variables are involved, the theories described also deal with different relationships (Ajzen, 1991a). Thus, some theories are concerned only with the relations between attitudes (Staats & Staats, 1985), but others are concerned with relations between beliefs (dissonance theory). Most theories, however, deal with the relations between beliefs and attitudes (Ajzen, 1991a).

Interestingly, Ajzen (1991a) conceptualised attitude to be a predictor relationship of continue to purchase and reflects the future behaviour which has been established in consumer behaviour (Alam & Sayuti, 2011). It can be considered as emulating an individual's responsibility to purchase the product. As noted by Jones and Sasser (1995), customer remains to purchase is the most important destination for company achievement in selling. Furthermore, Rosenberg and Czepiel (1984) advocate that:

"The cost of generating a new customer is believed to be approximately "six times", the cost of keeping an existing customer. As a result, firms are refocusing their efforts on keeping existing customers or making them repurchase, rather than focusing entirely on gaining new customers" p.25

Despite its accepted prominence feature in explaining relationships, research on planning behaviour has encountered several areas of concern. One of the important areas, which may develop the perceptive of intentional behaviour and improve predictive force of attitude, is human intelligence. Empirically, the implication of this conditioning paradigm is that attitude towards an object is influenced by the cognitive belief of an individual's behaviour. Research evidence has revealed that psychological characteristics are dominant in influencing the individual's attitude. It is claimed that intelligence is the key

element to determine attitude in planning their actions, behaviour (Assadi, 2003; Babakus, 2004; Cornwell, 2005; Delener, 1994; Ezzo and Dibb. (2004). It is based on the idea of Neisser (1967), who asserts that:

“Intelligent organism operates in a perception-action cycle: the sanity in belief system, the mind/brain performs working out of the belief, principle and the outputs of that division are used to guide subsequent goal-directed actions which applied in their daily life” p. 196

The role of intelligence as the determinant of attitude has attracted attention in the literature recently, with respect to the linkages between intelligence and attitude, a large body of research is available today (Azarsa, Davoodi, Markani, Gahramanian, and Vargaeei (2015). This study is in line with the studies by Farah (2010) who investigated the purchaser boycott intelligence among Muslim and Christian groups. The results reveal that Muslim purchasers appear to be more prone to participate in the boycott than the Christian groups.

PROBLEM STATEMENT

Since the eighties until now, TPB has become a focal point in the literature and marketing businesses in identifying their customer's attitude. Businessmen are considered to be fortunate in classifying customers' attitude as they can view their customer purchasing pattern and method in a real living. Throughout the nineties until now, the growing importance of customers' attitude in literature focused on the western perspective, as hardly any work has been done in Asian context. Based on the gap, researchers started to explore, and study accordingly as different implications will design effectual customer behaviour, based on the Asian context including Malaysia.

Growing research in customers' attitude planned behaviour, TPB has had a focus on the predictor of attitude. There are thousands of empirical studies that have contributed convincing proof in line with the theoretical prediction of the TPB model and changes in the past 20 years (Alam and Hisham, 2011). It is no surprise that much of the work and understanding of spiritual intelligence to date focus on the organisation and workplace. This has received enormous attention from scholars. The motives and wishes from the individual's perspective towards the spiritual intelligence have received considerably less attention. In addition, King and Decicco (2009) reported that there was a limitation on the spiritual intelligence measurement scale of the dimensionality concept that has not been much explored. Besides, it has found difficulty in understanding the questions and unavailability of other studies of spiritual

intelligence, especially on customer behaviour phenomena in the consumer domain. Accordingly, Halama, Peter et al., (2004) and Gardner (2000) asserted that: "...measures of spirituality which also tap aspects of the spiritual intelligence criterion of psychometric evidence appear to be lacking in measuring individual behaviour," p. 23

Lately, the spiritual aspect as a result of anxiety created by the modern individualistic lifestyle. The sociological and business research has recently recognized spiritual intelligence as a critical area for investigation (Cochrane 2009; Simpson, Cloud, fake & Newman 2008; Pesut 2003; Delbecq 2000; Konz & Ryan 1999). This movement promoting the growth and importance of the spiritual in almost all personal spheres of life has also affected many industries (Brownstein 2008; Fernando & Jackson 2006; Mitroff & Denton, 1999). One key industry influenced by the interest in the spiritual is congruence, since recently many companies have started marketing their products that can match with customer's characteristics linked to spiritual (Daud, Baharudin & Shamsudin, 2012). Hence, there have been attempts to examine the congruence from the purchaser's perspective. Further, congruity theory is considered to be a useful framework to investigate this factor by explaining the congruence between the individual and the object.

Empirical evidence suggests that the image of the object is very important, and it is a noticeable aspect of product presentation towards the purchaser. It is one of the significant factors in influencing the customers' attitude to purchase as well as spiritual intelligence and other favourable behaviour consequences. To the best of the researcher's knowledge, very few empirical investigations have examined the product image towards attitude to purchase, particularly, in the context of halal skin care products. Conventionally, product image may be explained in a different way, according to a particular research focus (Reynolds & Gutman, 1984). It is "*how a brand is perceived by purchasers*" that influences purchasers' minds (Aaker, 1996).

Purchaser behaviour is a huge area of research and it can be examined in many different contexts. Involvement is usually measured as a "motivational state" (Mittal & Lee, 1989) or unobservable "state of motivation" (Rothschild, 1984). There is a greater literature representing a causal link between this concept and purchaser behaviour (e.g. Bloch, 1981; Olsen, 2002; Zaichkowsky, 1985), and therefore an apparent role in estimate actions associated to purchase decisions. Indeed, previous studies place this variable as a moderating variable in the framework, but this aspect is not within the scope of the current investigation. An overall aim of the study is to examine the roles of the predictor of attitude in influencing purchasers in purchasing halal skin care products.

The researcher strongly posits that TPB and congruity theory hold most promise in explaining purchasers' attitude in purchase intention. The researcher further noted that, most of the ideas and constructs mentioned in both theories help in explaining the relationship between overall predictors and are in line with the halal skin care context. Judging from this literature, it appears that planned behaviour and congruity theory provide a useful framework for understanding purchasers' attitudes and have been widely been applied in purchaser behaviour research particularly within individual purchaser. Therefore, TPB and congruity theory were used as a theoretical framework in developing the present conceptual framework.

It has been established that there is still a shortage of interest among in Muslims in Malaysia on halal skin care products (Daud et al., 2012). One of the reasons is because of slow maturity of the halal lifestyle or daily routine category as compared to the food category, can be attributed to the factors (Azmi & Zaidi, 2007; Daud et al., 2012). Thus, to assure the interest in halal and non-halal products and ingredients, some standard and methods are needed. These standard or methods may include halal logo, benchmarks, halal certifications etc.

Presently, there are very limited studies on non-food halal products, let alone studies on a specific non-food halal product because it is a new rising sector after Halal food and Islamic finance (Rahim et al., 2013). Such studies are also limited due to little understanding of halal or the non-food products that vary according to schools of thoughts (madzahib) across the region. In Malaysia, the majority of Muslim are the followers of Al-Shafi'i. The school of thought that forbids the use of alcohol (ethanol) as fragrance (Rahim et al., 2013; Swidi & Hassan et al., 2010).

Literature Review

Spiritual Intelligence

After severely having conducted a few tests (EFA and CFA) towards the new construct, spiritual intelligence, was recognised to comprise of three main factors, which were sense of purpose, sense of community and wellbeing; seven sub-dimensions which were community, reputation, patience, integrity, materialism, hygiene and forgiveness. According to Karakas (2010) and Akmar and Samah (2011), all three constructs play crucial roles in spirituality. In essence, these findings offer empirical evidence of an individual's cognitive intelligence has a significant impact on purchase intention. It can be said that spirituality is one of the important variables in influencing the attitude which may be affected by consciousness of different individuals toward a sense of purpose, sense of

community as well as a sense of well-being which provides evidence that human intelligence is reflected in an individual's consumption pattern (Azarsa et al., 2015).

In fact, few previous scholar have emphasised on different aspects of spiritual intelligence, for instance, literatures such as work life balance (Kumarasamy et al., 2015; Maryam et al., 2012) Quality of life (Singh & Sinha, 2013); Pre-school Education (Rahman et al., 2012) loneliness and internet addiction (Lomas, 2012) Adolescences (Hosseini et al., 2010) Student Awareness (Sisk, 2008) Individual Religion (Kwilecki, 2000) Nurses (Yang & Mao, 2007; Faribors et al., 2010) Education (Rahman et al., 2012; Saidy & Krauss, 2009) Work Self-Assessment (Neal, 2004) Inmates In Prison (Animasahun, 2010) Leadership (Wingrove & Rock, 2008; Freeman, 2011) Parenting Style (Moosa and Ali, 2011).

The answer to each research question was addressed and discussed accordingly. It is fundamental to emphasise that the result of the research questions supported the validation measurement model which have been evaluate by CFA and the assessment of the research hypotheses. In sequence to verify the magnitude of impact on the effect variable, for instance, intention to purchase and continue to purchase, the diagram is presented with the value of the regression coefficient, which is revealed linking each significant path.

Spiritual Congruence

The users' attitudes were anticipated to relate completely to them continue intention to purchase halal skin care products. The greater the users' attitudes toward the product, the higher the anticipated levels of overall satisfaction in continue to purchase. Thus, from the study, the researcher has found that, the users believe that spiritual congruence is one of the factors that may influence them to purchase halal skin care products, because halal products have images that are compatible with their perceptions of self. Users found that by purchasing and using the halal skin care products, the product is perceived to be similar to their own self-concept (Graeff, 1996). Users feel that halal skin care products affect their purchase motivation because they have a motive to behave consistent with their self-perceptions (Epstein, 1980). That is, users prefer halal skin care products that match own self-image.

Users have the knowledge and information about the product from the reference groups (e.g family and friend) those who also purchase and have an experience in using halal skin care products. Purchase versus no-purchase decisions are influenced by social value in that purchasers perceive various products are classed as either congruent or incongruent with the norms of the reference groups to which they belong or aspire (Sheth et al., 1991). This finding

corroborates the finding of Oliver (1980a). In fact, customer satisfaction reflects overall attitudes.

Product Image

Studies related to the definition of image focus on the examination of the meaning or definition of store image (Lindquist, 1974; Keaveney et al, 1992; Zimmer & Golden, 1988), but no information about halal skin care products product image was found. Chen-Yu and Kincade, (2001) conceptualised store image as an overall perception or impression of a store in a purchaser's mind and agreed that a purchaser's image of a store is formed quickly and automatically. Many apparel studies were found to investigate the relationship between an individual stimulus cue and purchasers; perception of product quality, however, no research was found to study the effect of product image on halal skin care products among users and non-users in purchasing intention and continue to purchase the product. Interestingly, the relationship between product image and attitude have been suggested by Darling and Kraft (1977) to investigate product image towards attitude.

Thus, it is reasonable to believe that the importance of understanding on how purchasers perceive the images of a halal skin care products will be prone to think that they have met the product purchaser expectations and beliefs associated with the product (Lawson & Balakrishnan, 1998; Reynolds, 1965; Roth, 1995).

Product Involvement

Purchasers with high product involvement would find the products attractive, and this would occupy the purchasers' thoughts without the stimulus of direct purchase (Richins & Bloch, 1986). Such concern in the product category will bring good impression in the purchaser's regarding the significant values and goals. Current research focuses on the construct of the product involved, a more enduring and purchaser-based construct. The concept of involvement is well established within the theory of purchaser behaviour. Numerous researchers argue on product involvement in a dichotomous form in determining the construct, regardless of the possible risk of generalization. Furthermore, terms such as high or low product involvement are essentially a semantically imprecise because products are not intrinsically involving or un-involving, "Only purchasers can be involved" (Traylor & Joseph, 1984). This proposes that a dichotomous measure would be insufficient and that product involvement would be best conceptualized based on purchaser individuality.

Attitude

The result of the structural model estimation reveals the user's and non-user's attitude was significantly related to intention to purchase and continue to purchase of halal skin care products. Besides, previous study supported that, the important variables associated with the halal skin care products, intention to choose halal skin care products and attitude will be an interesting topic and segment to discuss and understand (Darma et al., 2010). According to some researchers (Majid et al., 2015; Noor Afzainiza Afendi1, 2014; Hanzae, 2011) Muslim purchaser segment similar to other segments, demand for quality, insured products, but, only if these products confirmed Shariah standards and study emphasized that purchase intention is positively shaped by purchaser attitude, subjective norm and its perceived behavioural control towards halal products. Additionally, the finding is clearly in line with Alam and Sayuti (2011) which suggested that attitudes directly influence decision-making by serving as the bridge between purchasers' background characteristics and the consumption that satisfies their needs.

Halal brand behaviour acts as main competency which individual differentiates the product in different segments of customers (Majid, Sabir and Ashraf, 2015; Mahdi Borzooei, 2013). This study in a way indicates that, even if halal skin care products not is the main choice for non-users, it does not affect the non-user's judgments and perception of their attitude to have an intention to purchase halal skin care products. Similarly, the result of the structural model estimation reveals that user's and non-user's attitude is a significant predictor of intention and continuation to purchase.

RESEARCH METHODS

There are 449 respondents were been collected, among user and of Halal skin care products in Klang Valley. Consecutively to minimise cost and time, the questionnaire will be distributed to the workplace (in-office). This strategy could reduce travel costs and will shorten the time to distribute and collect the research instrument. This is because; multiple respondents could be obtained within the same premises. Further, the strategy of 'in-home' questionnaire distribution method will incur higher non-response rates (Musa, 2004). This is so because the targeted area of questionnaire distribution is in Klang Valley area where most of the Muslim adult career women will be working and available at the office or studying in colleges from 7.00 in the morning until 7.00 in the evening during the weekdays. The respondent will feel safer and be willing to participate in the study when it is conducted in the office environment or public places (shopping

mall) (Musa, 2004). Therefore, the best way to attract and obtain the respondent is in their workplaces (De Wulf, 2003b; Hair et al., 2003).

5. Validation of Sample Size using Compromise Power Analysis

G-Power is high-precision statistical power analyses for the most common statistical tests in behavioural research. This technique calculates power values for sample sizes and effect sizes on post hoc power analyses. It is designed to serve as an adequate, easy applicability tool technique. Apparently, there are few options used to analyse (means, error variance and effect size) such as Monte Carlo and this has been supported by Borenstein & Cohen (1988); Borenstein, Cohen, Rothstein, Pollack & Kane (1992); and Rothstein, Borenstein, Cohen and Pollack (1990). Sources stated by Erdfelder, Faul and Buchner (1996) affirms that G-Power applicable to test statistically in behavioural research. It aims to have a high level of precision, especially, important for power analysis based on small values (as they occur, for instance, when 3 are adjusted in order to control the accumulation of error probabilities) (Westermann & Hager, 1986).

Table 5.1:

Users: Effect Size

Construct	Required	Included	Rsquared	Excluded	F2	Effect Size
Att	0.677		-		-	-
SI			0.541		0.4211	Large
SC			0.667		0.0310	Small
PI			0.415		0.811	Large
PV			0.649		0.087	Small

Given these factors, the researcher applied G-Power to identify whether the sample size represents the whole population. In reference to Tables 5.23 and 5.24, it shows the effect size of the sample. In reference to the table below shows that the small effect size derived from a brand image variable. In most applications, effect sizes must be at least "Small" Erdfelder et al (1996) to be of practical importance. As seen in table 5.1 and 5.2, G-Power sample size shows that the total valid four hundred and forty nine (449) questionnaires, 227 users and 222 non-users. Therefore, this method acts as an alternative to support adequateness of sample size that represents the population.

Table 5.2:
Non-users: Effect size

Construct	Required Included	Rsquared Excluded	F2	Effect Size
Att	0.515	-	-	-
SI		0.504	0.023	Small
SC		0.512	0.006	None
PI		0.383	0.272	Medium
PV		0.452	0.130	Small

With regard to convergent validity, non-users show that all items in the standardised regression weights output items loadings are above 0.5. R² values for overall predictors for users sample were greater than 0.5, but there are some indicators items for non-users are below than 0.5. This implied that some indicators were less reliable (Bollen & Long, 1989).

Table 5.7 and 5.8 demonstrate that R² value for indicators ranged from 0.42-0.87, which implied that the reliability of a few individual in this measurement model is successful to satisfy the accepted threshold level of convergent validity 0.5. All other evaluations of reliability achieved a satisfactory level. For example, all constructs incorporated in measurement 2 yield, reliability in terms of their composite values. Nevertheless, other measures of reliability provide evidence of reliability. For instance, in terms of composite values, all constructs achieved the recommended value of 0.70, exceeding Bagozzi and Yi (1982) recommended value of 0.60. Consequently, the consistency valuation based on average variance extracted suggested by Fornell and Larcker (1981) discovered all constructs involve exceeded 0.5, which is the cutoff point for this measure. This indicates the variance chapters of the construct is greater than the variance accounted for the measurement error.

CONCLUSION

Additionally, the hypothesised conceptual model expands the traditional TPB framework by integrating new constructs such as spiritual intelligence, spiritual congruence, and product image and product involvement. As such, the proposed model clearly embraces a purchaser behaviour paradigm into the TPB framework. Subsequently, purchaser overall behaviour construct was homologically related to behavioural intention. In view of the above, predicting purchaser's future purchase behavior is still a critically important aspect of forecasting and preparation for many manufacturers and producer in producing halal skin care. Eventually, the prediction of individual's behavior should also be

viewed based on the measurement of purchaser's intentions at the same time of the said behavior (Ajzen, 1991).

Spiritual Intelligence has a positive significant effect on attitude for users towards influence continue to purchase for users. Whereas, for non-users spiritual intelligence has not significant effect on attitude towards intention to purchase halal skin care products. In consequently, Spiritual Congruence has a positive effect on attitude for users towards influence continue to purchase for users. Whereas for the non-users, spiritual congruence has not significant, but significant effect on attitude towards intention to purchase halal skin care products.

The discussion of the research question explicitly highlights several major findings of the study of the marketing theory and halal skin care context. Results show spiritual intelligence very important blend to reflect the level of spiritual intelligence towards purchaser attitude among users and non-users. Additionally, spiritual intelligence constructs show a significant relationship towards user's attitude, not for non-users. Furthermore, all TPB predictors are significantly correlated with intent and continue purchase of halal skin care products for users and non-users.

The findings of this research also revealed that an individual's spiritual congruence with the halal skin care products have a significant impact only to continue to purchase halal skin care products for users, but not for non-users. Additionally, this study extended an application of the TPB by examining the direct relationship of perceived behavioural control to influence purchase intention for users and non-users.

Table 5.7: Convergent Validity – Summarised Results of Measurement Model 2: USERS

	Std Regression (Loading)	Critical Ratio (Z-Value)	Composite Reliability	R2	AVE	Cronbach's Alpha
Spiritual Intelligence			0.825		0.613	0.708
1. Sense of Purpose	0.72	-		0.54		
2. Sense of Community	0.87	11.26		0.69		
3. Purchaser Well-Being	0.75	11.34		0.58		
Spiritual Congruence			0.948		0.859	0.922
1. By using Halal skin care products it reflects who I am.	0.91	-		0.83		
2. Halal skin care products describe me as a person	0.93	10.97		0.87		
3. Halal skin care products are similar to my personality	0.94	11.01		0.82		
Product Image			0.870		0.691	0.863
1. Price Range	0.78	-		0.61		
2. Packaging	0.88	11.95		0.77		
3. Product Ingredient	0.83	11.93		0.68		
Product Involvement			0.828		0.617	0.738
1. Selecting a cosmetic product in the market	0.77	-		0.62		
2. Product alike	0.86	11.47		0.73		
3. Importance to make right choice	0.72	11.58		0.56		

Note: a. Fixed parameter, b. Critical ratio (z-statistic) represents the parameter estimate divided by its standard error

Table 5.8: Convergent Validity – Summarised Results of Measurement Model 2: NON- USERS

Constructs	Std (Loading)	Regression	Critical Ratio (Z-Value)	Composite Realibility	R2	AVE	Cronbach's Alpha
Spiritual Intelligence				0.805		0.580	0.708
1. Sense of Purpose	0.69		-		0.51		
2. Sense of Community	0.77		11.20		0.59		
3. Purchaser Well-Being	0.82		11.37		0.65		
Spiritual Congruence				0.948		0.859	0.922
1. By using halal skin care products it reflects who I am	0.91		-		0.83		
2. Halal skin care products describe me as a person	0.93		10.97		0.87		
3. Halal skin care products are similar to my personality	0.84		11.01		0.7		
Product Image				0.870		0.690	0.863
1. Price Range	0.79		-		0.62		
2. Packaging Product	0.88		11.95		0.77		
3. Ingredient	0.82		11.93		0.68		
Product Involvement				0.776		0.550	0.504
1. Selecting a cosmetic product in the market	0.62		-		0.49		
2. Product alike	0.97		11.75		0.93		
3. Importance make the right choice	0.57		11.65		0.32		

Note: a. Fixed parameter, b. Critical ratio (z-statistic) represents the parameter estimate divided by its standard

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