

Development and Measurement of Islamic Values in Consumer Behaviour Research

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ABSTRACT: *The purpose of this study is to enrich the body of literature on measurement of Islamic values. This research is conducted to fill in the absence of research that connects purchase behavior with Islamic values. This study also review previous measurement of religiosity and the application of such measures in consumer research and provide the development of measurement for Islamic values based on Al-Qur'an and Hadith. Four indicators were developed from some verses of Al-Qur'an. A total of 400 questionnaires were distributed to the students of Private Islamic Universities in East Java, Indonesia. About 386 questionnaires became validated and tested for further statistical analysis to identify the best measurement of Islamic values. The findings of the study indicated that the combination of those four indicators produce better results among other indicators.*

KEYWORDS : *Islamic Values, Subculture, Consumer Research, Consumer Behaviour*

I. INTRODUCTION

Cultural phenomenon has become very important in the study of consumer behavior concepts. There is a presumption that there is a complex relationship between culture with human behavior (Schiffman & Kanuk, 2010). Cultural variations appear to have a significant impact on the way people perceive the world and ultimately affect their daily behavior (Manstead, 1997). Culture is considered as a set of values, norms, rituals, beliefs and symbols related to patterns of behavior, response learning, basic assumptions, habits and ways of thinking that is shared by a group of people (Shweder, 1991). Marketing phenomenon in Islamic values as a new and separate discipline has attracted attention from both academics and practitioners, or both from the Islamic and non Islamic (Wilson & Liu, 2011). Muslim consumer behavior is a large cultural community that it becomes a necessity for marketers to understand Islam through the diverse views of Muslim consumers. Islamic perspective provide a strong foundation in the study of consumer behavior due to five things (Saeed, Ahmed, & Mukhtar, 2001), namely: Growth in number of Muslim consumers, Improved economic status, investment from Muslim countries, expansion of trade blocs, and thrust the implementation of Islamic law. Exploration of marketing opportunities in the elements of subcultures with the existence of beliefs, values and certain customs. Delener (1994) found that the influence of religion on consumer behavior is still poorly researched and ultimately construct of religion is not fully understood in the consumer behavior literature. Religion is an important factor to learn the culture because it is the most universal social institution and the effect on people's attitudes, values and behaviors both at the individual and social (Allport & Ross, 1967; Alserhan, 2010).

Many studies were done both regionally and internationally has managed to build a relationship between culture and various aspects of consumer behavior, although culture is considered by researchers as the most difficult variable to be investigated because it is always evolving (McCort & Malhotra, 1993). Very complex nature of culture makes it difficult to be used as an integrated concept that increasingly cause a desire to break down the culture in order to further understand the underlying measurement of cultural influences and consequences of the resulting behavior. The impact on human behavior as a result of the cultural variations make it more and more studied. Important role of religion in shaping behavior although widely recognized, but the frequency of published papers on religion in the academic marketing literature before 1990 was found by Cutler (1991) only some 35 articles have focused on religion and only six that specifically connects the influence of religious values with consumer behavior. Other issues may also impede researchers to do extensive studies on this topic (Khraim, 2010). The difficulties faced by the researchers as the sensitive nature of the subject (Hirschman, 1983), the problem of measurement (Allport & Ross, 1967; Wilkes, Burnett, & Howell, 1986), methodological difficulties in obtaining valid data and reliable (Sood & Nasu, 1995); although religion has the potential for significant elements in the phases of problem solving and decision making (Khraim, 2010).

The importance of religion in the study of consumer behavior according Delener (1994) due to three things: religion is the central part of life values, religion is the fundamental aspect of individual context and religion has longterm stability. This research is conducted to fill in the absence of research that connects purchase behavior with Islamic values. Culture is the impetus that includes everything that make up personality, which in turn becomes a major determinant of consumer behavior so that culture and consumer behavior are so closely bound together (de Mooij, 2004). Therefore, it is very important for marketers to gain a clear understanding of the culture and its impact on consumer behavior in order to avoid failure of marketing, because culture is an important determinant of consumer behavior (Schiffman & Kanuk, 2010).

Discussion about subcultures should have a more narrow focus than cultural studies in general. Observations on the elements of subcultures can explore marketing opportunities with the existence of beliefs, values and customs of a particular group of people embraced by a community group subcultures. The division is comprised of various subcultures sociocultural and demographic variables. Khraim (2010) revealed that consumers from different cultural backgrounds to express attitudes and behavior are not the same. A clear understanding of the culture and the influence of cultural values contained in the attitudes and behavior of consumers is a prerequisite for designing effective strategies for marketing to consumers from diverse cultural backgrounds. This draws attention to the study of culture and its influence on various aspects of consumer behavior. On the other hand, it appears that the empirical study of consumer behavior which focuses on underrepresented culture (Mokhlis, 2009) although the culture and the implications for marketing is an important concept. Haque, Rahman and Haque (2011) also mentions that the consumer behavior research focuses on cultural studies tend to focus on common values or specific subcultures on factors such as ethnicity and nationality (country of origin) as the primary measurement on differentiation behavior. Among these studies, there are only a few of which include the role of religion as a cultural element to consumer behavior. Measurements of culture are highly dynamic in society, but religious principles form the pillars of a stable and unchanging over time. According to Kim, et al. (2004) religion is not a novelty that may change due to changes made by marketers trend, but tend to be in the long term so that religion can be seen as a valuable variable in understanding customer behavior.

Delener (1994) found that the influence of religion on consumer behavior is still poorly researched and religious variables are not fully understood in the consumer behavior literature. Mokhlis (2009) studied the influence of religion on consumer behavior tend to be less sharp in the parse religion and religiosity, which is the extent to which trust certain values and ideals held and dijalankan. Delener (1994) states there are at least three reasons to examine the relationship potential between religion and consumer behavior. First, religion is a central part of the value of a person's life embraced thereby playing an important role in developing the concept of consumption. Second, religion is the most basic element of individual cognitive elements inherent in human beings and serve to provide a set of guidelines for social behavior. Third, religion has stability over time and the observable traits of many elements that can be used as a variable sociosegmentation. Thus, it can be expected that individuals who apply their religious values tend to translate the religious beliefs of their internal self into the external activities of consumer behavior. If such a phenomenon occurs, it can presumably shift consumer attitudes and behavior in this case is the motivation of students, especially Islamic private universities are ideally driven by a desire for personality in accordance with Islamic values. Based on these considerations, there are several reasons to investigate the potential relationship between religion and the role of consumer behavior with the intervention of confidence in the brand. First, religion is the most fundamental element of the cognitive aspects of the individual that determines how to perform activities and provide a set of guidelines for social behavior. It can be expected that religious individuals tend to translate their religious beliefs in internal external activities of consumer behavior and it is awakened from a strong religious education as the second reason. The third reason, the existence of a certain fanaticism of individual religiosity shaped confidence in all respects in accordance with the values espoused. Fourth, the growing Muslim customer base, especially in Indonesia. Therefore, this study was conducted to examine the relationship between consumer behavior which translates as purchase behavior with Islamic values as the primary basis of behavior.

II. LITERATURE REVIEW

1.1. Islamic Values in Consumer Behaviour Research

Empirical studies of consumer behavior that focuses on cultural studies, although still considered underrepresented culture and the implications for marketing is an important concept. Furthermore, according to Mokhlis (2007 & 2009) mentions that the article published recently only focused on the culture of a general nature or specific subculture on factors such as ethnicity and nationality just as the primary measurement of behavioral differentiation.

One of the important aspects of the subculture of the predictor-based culture that has received relatively little attention in the research main contemporary consumer behavior are religion (Mokhlis, 2009; Mokhlis, 2007; Khraim, 2010; Haque, Rahman, & Haque, 2011). Religion is an important factor to study the culture because it is one of the most universal social institution and influential plays a significant role towards society's attitudes, values and behaviors both at the individual and social (Allport & Ross, 1967; Alserhan, 2010). Religion is not a temporary indulgence that may change due to changes made by marketers, but tend to be in relatively old phenomenon that religion is seen as a valuable variable in understanding the customer (Kim, David, and Ilhan, 2004). Religion of humanity which displays a stable value over a very long time, and in the end, a lot of religious elements that can be observed, and thus produce a pragmatic value for marketers (Haque, Rahman, & Haque, 2011). Religion often play an important role in influencing the important transitions of life experienced by a person (such as birth, marriage and funeral ceremonies), the values to be important (for example, the ethical values of truth and falsehood), in shaping public opinion on social issues (such as sex outside marriage, family planning, donor organs and so on), in what is allowed or prohibited in consumption (eg, prohibitions against certain foods or drinks) and in many other aspects relating to daily life. Religious beliefs are a significant factor in influencing consumer behavior given the presence of certain rules in religion. Religion also show potential for significant elements in the phases of problem solving and decision making. For example, research in attribution theory suggests that religious faith can lead to how someone memahamai meaning above all the problems that exist (Khraim, 2010).

According to Mokhlis (2009) there is a great interest has focused on the culture and its effects on various aspects of consumer behavior. However, among the large study, there are only a few of the studies that incorporate the role of religion as a cultural element to consumer behavior. Instead, according to Khraim (2010) the researchers have mainly focused his studies on factors other subcultures such as ethnicity, nationality and values as an important predictor of consumer behavior. Although human behavior and attitudes are directly influenced by the religion that is rooted in the cultural aspects of the environment, the impact of religion on consumption behavior studied in a way that is very simple in marketing studies. Hirschman (1983) found three main reasons to explain why religion is not tested enough in studies of consumer behavior. The first reason the latest research in this area is the possibility that the researcher is not aware of any possible links between religion and consumption patterns. Then prejudice perceived by the research community that religion has a sensitive nature to be studied is a second reason. In the end, Hirschman (1983) claimed that religion was in all elements of human life so as not to appear to be clear and therefore may have been overlooked by researchers as a clear variables for investigation in the field. Analysis conducted by Cutler (1991) which measures the frequency of papers that examine the issue of religion in the marketing literature academic publications from 1956 to 1989 found that only 35 articles that focused on the study of religion with approximately 80% were published in the 1980s. Of these only identified 6 articles are linking customer behavior with religious discipline. Eventually become a necessity that the role of religion as a variable in the model of customer behavior is still not studied in depth (Khraim, 2010).

Purchase Behaviour : Widespread use of purchase behavior or purchase intention to measure consumer behavior relies on the assumption that intention is a good indicator of consumer buying behavior. Marketing and psychology research has identified three main reasons that systematic deviations in the behavior of the report, which led to changes in explanatory variables true intentions are shifted from time to time and is not a perfect correlation between intentions and actions. Most existing studies recognize only some of these differences and provide less accurate estimates and biased estimates of the correlation between intentions and purchase. Existing aggregate models may be useful for predicting aggregate sales but only can help marketers target individual consumers to some extent. Marketers should identify consumer profiles that are most likely to buy and use a targeted marketing program tailored to the consumer profile. Such programs can improve the effectiveness and efficiency of marketing efforts. In addition, the incorporation of buying behavior models tend to consider explicitly the intention to buy and do not intend to buy. Yet when companies offer some alternative products and services, marketers are interested in predicting the purchase of this alternative. Basically, consumers purchase goods or services intended to satisfy various desires and needs or uses that can provide goods or services. Intention to buy according to Assael (2004) is the tendency of consumers to buy goods and services or take action in relation to the purchase by the degree of likelihood that consumers make purchases and the final result of the intention to buy is planned purchase of goods or services or do not buy. Schiffman & Kanuk (2004) describes intention as matters related to the tendency of a person to perform a particular action or behavior. Ajzen (2005) defines intention as an indication of the behavior which is the antecedent of a behavior.

Schiffman & Kanuk Further (2004) mentions that the consumer has three types of purchase ie purchase trial, repeat purchases and purchases with a long-term commitment. Assael (2004) also said that the intention to buy is the last stage as mentioned Schiffman & Kanuk (2010) from the series of the purchase decision process. Schiffman & Kanuk (2010) calls the process of decision-making through three stages namely the input stage, process stage and the output stage. The process according to Assael (2004) starts from the emergence of the need for a product or brand (need arousal), consumer information processing and evaluating a purchase that gave rise to the intention or the intention to buy. It can be seen that the intentions of consumers planning to buy a tendency to do the buying behavior of a brand of goods or services (Schiffman & Kanuk, 2010; Assael, 2004; Hawkins, Best, & Coney, 2004).

The Influence of Islamic Values on Purchase Behaviour : Sandikci (2011) argues however that there are difficulties in using the term "Islamic Marketing". Accent "Islamic" is to distinguish themselves from the marketing concept in general rather than emphasizing on interaction. This shows that when dealing with Muslim consumers, marketing practices need to consider certain Islamic character. Islamic Marketing tends assumed to be different from marketing in general. Islamic-based marketing tends to target the target of Muslim customers, consumers differ from consumers in general and that Islam marketing utilizing specific resources, skills and tools that are relevant and interesting to a particular segment. Theoretical exploration carried out by various parties to unravel the concept of religion in the aspect of business, which is divided into four main religious studies, social capital, spirituality and beliefs (Jack, Dodd, & Anderson, 2008). Four concepts are gaining recognition because of the various parties that mediated social networks by making environmental marketing into social variables. According to Haque, Rahman and Haque (2011) characterize the religion is very much a global society in which the diversity of religious groups play an active role and influence public opinion.

Various studies have concluded that religion is a basic component of the culture and is associated with many aspects of the consumer's life and behavior (Haque, Rahman, & Haque, 2011; Arham, 2010; Alserhan, 2010; Khraim, 2010; Mokhlis, 2009; Mokhlis, 2007). The influence of religion on behavior found in areas such as obedience to parents, the style of clothing, eating and drinking, the use of cosmetics, views on social issues and politics and the control of sexual behavior (Allport & Ross, 1967; Haque, Rahman, & Haque, 2011). Furthermore, Haque, Rahman and Haque (2011) asserts that a consumer's purchase intention of consumers' perceptions of bias that may arise from emotional impulse that arises from religious fanaticism. It turns out that the motive to participate in religious experience relating to religion (Gorlow & Schroeder, 1968). According to Haque, Rahman and Haque (2011) argue that the urge to participate in religious experience is closely associated with religion. On the other hand, Swimberghe et al. (2009) explains that religious beliefs affect consumers' consumption choices. Also recognized that religiosity in religious beliefs is seen to have an important role to the success of marketing activities, particularly in the emergence of the underlying purchase behavior.

The Measurement of Islamic Values Concept : Initially conceptualized as a religious value to the variable presence in places of worship and denominations become the primary measure (Bergan, 2001). However, other researchers tend to argue that the use of these measures is not entirely acceptable (Mokhlis, 2009). As mentioned by Bergan (2001) which shows that the dependence on the presence in places of worship as a single measure could lead to the erroneous conclusion of research. According to Mokhlis (2009) a person may attend the prayer in congregation because of several reasons such as to avoid social isolation, to please relatives or as a prestigious effort to dominate others. Of this opinion can be seen that individuals who carry the religious practice with a high frequency can not be considered to have a high level of religiosity because the practice could be a routine action rather than contemplation entirely. Religiosity is a complex concept and human phenomena as diverse and seemingly encompasses studies of behavior, attitudes, beliefs, feelings, experiences and so on (Mokhlis, 2007). In addition to these properties, the recognition of the nature of the diversity of religious values is used to allow a more thorough understanding of the importance of different potential measurement of the value of religion (Khraim, 2010). Most research has focused on the intrinsic index (religion as a goal), extrinsic (religion as a tool) and search. These studies also used the number of measurements or indicators of variable values that differ between the study of religion from one another. According to Mokhlis (2009) and Khraim (2010) religious leaders or scholars and sociologists do not agree on whether religiosity can be measured adequately considering the measurement was designed by the researcher to the purpose of research. Thus, the content and amount of religious measurement varies and depends on the nature of the research, purpose and context. Mokhlis (2009) who agree with Wilkes, Burnett, & Howell (1986) that the use of measurements of religiosity with various indicators provide a better understanding about the true nature and can achieve a high degree of validity.

Mokhlis (2009) mentioned that the first attempt to study the influence of religion on consumer behavior conducted by Allport and Ross (1967) who developed the Scale of Intrinsic-Extrinsic Religious Orientation (ROS, Religious Orientation Scale). This scale was designed to measure religiosity in consumer research by operating a variable as a means to achieve the goal of the measurement itself is based on the theoretical efforts Allports (1959) to measure the intrinsic-extrinsic religious aspects. ROS have been shown to have acceptable reliability and has shown some indications for the application of marketing in general and consumer behavior research in particular (Delener & Schiffman, 1988; Delener, 1990a, 1990b, 1994; Essoo & Dibb, 2004), one of the serious drawbacks of the scale according to Mokhlis (2007 & 2009) and Khraim (2010) and Haque et al. (2011) is that it is specifically designed for use in Christian or Jewish-Christians. This is because the ROS measured value by involving elements of religious worship are clearly different between one religion to another religion.

Thus, a direct adaptation of the scale is not always feasible and valid to measure the level of religiosity in addition to the Judeo-Christian religion, even though the scale has been used in one study involving subjects of Muslims and Hindus in Mauritius (Essoo & Dibb, 2004). One of the items that can not be used in measuring the value of Islamic because it causes problems according to theoretical and methodological according to Genia (1993) is the presence in congregational worship. Their opinions are irrelevant to the fact that the item applies only to the individual Muslim men only because of the obligation to attend worship in congregation in the mosque at least once a week on Friday, while the woman is not obliged to perform worship in congregation in the mosque. Furthermore, Genia (1993) criticized the intrinsic elements used Allport and Ross (1967) due to lack of internal consistency and can not be used in a religion other than Christianity. McDaniel and Burnett (1990) investigated various aspects of the relationship between consumer religiosity and evaluative criteria consumers to retail stores. In this case study of religiosity viewed from two perspectives: religious commitment and religious affiliation. The results of the research McDaniel and Burnett (1990) showed that one of the aspects of religiosity that is primarily religious commitment religiosity was measured with one aspect of the cognitive and behavioral religiosity such as church attendance was significant in predicting the behavior of individuals in certain retail evaluative criteria. On the other hand, Hirschman (1983) concluded that reflected the religious values of some aspects of (1) the structure of personality, (2) fertility and sexual mores, (3) political views and (4) socio-economic status.

The findings further indicate that religion and religious orientation should be seen as a variable that has a huge potential effect on consumption. Delener (1994) examined the influence of religion and religious orientations family owned Catholics and Jews on the marketing aspect of the perceived risk in durable goods purchase decisions. It was found that consumers are more sensitive to Catholicism negative consequences of purchasing decisions. Kim, David & Zafer (2004) look at other things of religion and religious beliefs intensity of the effects on the products that are considered taboo. Four groups of products under study is related sex products, socio-political group, health care products and addictive products such religious groups as well as four Buddhist, Christian, Islamic and non-religious beliefs. It was found that there are significant differences between the four groups considered controversial products tend to be offensive to the devout followers of four religions. Wilkes et al. (1986) also examined the influence of religious values in the formation of consumers' lifestyles by using four measures of religiosity assessment: (1) church attendance, (2) the importance of religious values, (3) the value of religious beliefs and (4) the perception of the value of religion in itself. The study found that consumers with greater religious commitment tend not to use credit and have a local product. Wilkes et al. (1986) also showed that the value of religion is a decent consumer behavior variables as (1) to contribute directly to the general model in the form of gender, age and income; (2) successfully operationalized through several steps of measurement and (3) correlated with lifestyle variables.

On the other hand, research Mokhlis (2009) examine the influence of religious values on one aspect of consumer behavior that shopping orientation to understand the relevance of religious values on consumer behavior in different cultures, namely Islam, Buddhism, Hinduism, Christianity. The difference between the behavior of the consumer is generally much more open to religiosity than just religious affiliation, thus implying that religious values can serve as a predictor has a strong potential in determining consumer behavior. From the above studies, the general conclusion can be drawn that the value of religion is a concept that can be measured from different perspectives, although there is some disagreement in the various studies regarding the exact number of measurements to be used in research. However, most researchers agree that the value of religion is multidimensional so that further discussion is better emphasis on precise measurements for specific research purposes. According Khraim (2010) religion is a human phenomenon that is complex and diverse, and seems to cover a wide range of disciplines such as values, beliefs, feelings, experiences, attitudes and behavior. Thus, measurement of religion is seen as an endless problems.

Most researchers using unidimensional measurements with a single measure, while other researchers using multidimensional measurement. Taai (1985) using a scale that is driven from a source of theological teachings and beliefs of Islam with measurements to measure the value of Islamic worship. In measuring practices and beliefs, does not distinguish between the things that are required and recommended (sunnah and fardlu). For example, in measurement practice, Taai (1985) combines the implementation of Prayer with fasting Ramadan which is a mandatory duty of a Muslim is no choice but to carry it out. But according Khraim (2010) that brought the research to the refraction of the results given the recommended worship in Islam is optional, and Muslims have the option to leave if it can not run it. For example, the Sunnah that is worship, which should be done but also should not be done. Another example of such gatherings that are preferred to be done, but it is also allowed to conduct worship individually. While the mandatory worship really be done and should not be abandoned as praying five times, fasting Ramadan, zakat, and so on. So when measuring the Islamic values within the individual through worship frequency will result in a bias of the results of research (Khraim, 2010).

Khraim (2010) refers to the basic view of Islam that combines faith with deeds. According to this view, beliefs and practices are treated as a unidimensional scale with general measurements into religiosity. According Khraim (2010) opinion Alsanie (1989) can not be justified given the beliefs and behavior despite the Muslim faith that is supposed to be the same in every community life, not necessarily to be separated. Khraim (2010) claim that the belief and worship which is considered as the result of faith, can not be seen together in the system of the Islamic religion as an indication that Islamic values can not be measured as one of the components as do Alsanie (1989). A person may have a good faith and a strong belief in the religion but do not act on that belief. On the other hand, a person may have a high frequency of worship but less belief in religion. Khraim (2010) also cites the opinion Albelaikhi (1997) which uses three measurements to measure Islamic religiosity. Albelaikhi (1997) found much difficulty in the interpretation and meaning of some of the components as well as items that are used to represent the measurements. Albelaikhi (1997) using measurements such belief and worship Taai (1985). Measurement used by Albelaikhi (1997) is related to the measurement confidence. With the lack of attention on practical or philosophical behavior, Albelaikhi study (1997) showed that it is very difficult to create a good measurement tool to see the value of the religious affiliation of the person. Khraim (2010) assume that measurements create a new and particularly in the study of religion is not an easy thing. Khraim Research (2010) presents an alternative to measure Islamic religiosity in the context of Islamic countries and in particular considering Jordan is the majority religion of Islam in Jordan. As in Indonesia, Jordan Islamic beliefs mingling with another group that recognizes the existence of different religions. Measurement used by Khraim (2010) is more focused on the practical behavior of the Islamic financial services, religious education, current issues and sensitive products. Khraim (2010) argued for the use of the four measurements in order to cover as many issues as possible so that these measurements can reflect that Islam is a complete way of life and not as a package within the meaning of narrow religious ritualized. On the other hand, Mokhlis (2009) uses two measures of religious affiliation and religiosity is religious commitment.

Religious affiliation is measured by looking at the membership of religious denomination or religious identification of individuals. Religious commitment is measured both cognitive (feeling or thinking) as well as day-to-day behavior. Both of these measurements are considered Mokhlis (2009) according to the study of consumer behavior given the fact that religion is only useful as a predictor variable to assess the differences between two or more religious groups but not in a particular religious group. Although religious affiliation is superior in objectivity, but the difficulty in identifying a person's religiosity. Religious values in Mokhlis (2007 & 2009) were measured using a Religious Commitment Inventory (RCI-10) developed by Worthington et al. (2003). RCI-10 measures the motivational and behavioral commitment to a religious value system, regardless of the content of faith and belief in the system has been validated in different samples. These measurements can avoid sectarian language that often uses terms like "my faith" and "my religious group" and suitable for use in most religions. RCI-10 did not investigate directly into the reality of a sensitive religious and theological, thus eliminating the possibility of respondents offend or provoke religious sensitivities. Cognitive measures focused on an individual's belief or personal religious experience regarding behavior while measuring the level of activity in organized religious activities. Both measures of religiosity and evidence for a theoretical and empirical investigation of the effects of religiosity should consider both factors. Last empirical findings above provide some interesting evidence about the causal relationship between religion and consumer behavior, both in terms of cognitive and conative aspects of behavior. But keep in mind is that most of the previous research conducted in America areas dominated by Jewish, Catholic or Protestant. As such, it is necessary to study in other areas in Indonesia with other religions such as Islam as the religion of the majority and co-exist with other religions in Indonesia.

The Development of Islamic Values Measurement Based on Al-Qur'an and Al-Hadith : Al-Quran and Al-Hadith as scriptures that serve as the primary guide for Muslims, is already having a very standard criteria in measuring Islamic values. Ironically, it has not been used in a variety of studies that focused Islamic values as the main study as the research. Haque, Rahman and Haque (2011), Khraim (2010) and Mokhlis (2007 & 2009) which uses only the religious values of the variable measuring previous studies such as Allport & Ross (1967) who actually reap a lot of criticism. In the Al-Quran and Al-Hadith, the religion professed values can be referred to as the faith of an individual. Individuals who believe or have Islamic values named as the Mukminin, while behaviors that reflect Islamic values referred to the behavior of Mukmin. This behavior, which in turn can indicate a person's level of religiosity. Religiosity or faith according to one's heart be interpreted as justification in this case is the justification of the religious values adopted. Meanwhile, in the opinion of Imam Shafi'i Ulama and Jumhur, religiosity was confirmed by liver, oral and pledged to practice with deeds. Justify the means liver is receiving everything that is brought and taught by the Prophet Muhammad, pledged by oral means is utter two *Kalimah Syahadat*, and the intention is to practice the act of practice of the values espoused in the form of worship in accordance with its function.

Word of the Prophet raises the question that why prayer is performed is not considered as a sign of a believer and why people praying at the mosque were not counted as a believer. These questions can be answered by showing the signs of a believer. Prayer is not a sign that the person who did it can be called a believer. But prayer is a sign that that doing so is a Muslim. Therefore, the sign of a believer is prayer coupled with other conditions. In another Hadith, the Prophet Muhammad also mentioned the characteristics of someone who is religious and this characteristic can be operational characteristics of religiosity that exists in various verses in Al-Qur-an. It can be seen in the Hadith narrated by Bukhari Muslim stated that believer is according to the characteristics of the Prophet Muhammad, can be reflected by actions which can also be referred to as the outcome of people who do worship. The values in the Hadith consists of four things: respect for others, connecting kinship, speak correct and ensure no hunger around him. By simply taking the four elements, it can be seen that the sign of a believer is seen from the central responsibility in the community. If someone is to respect its neighbors, connect kinship, and speak correctly, or has concerns among the misery felt by his brother around, only then can he be said to be one of the Faithful. The Hadith shows that the characteristics of a person who possesses high religiosity can be seen from four things: (1) uphold the honor, (2) put together, (3) importance of honesty; and (4) have a concern. Four things can be an indicator that measures a person's religiosity and unfortunately are not used in previous studies. Four things can also be general because it can be used to measure the religiosity of Islam and other religions as well.

II. RESEARCH METHODS

2.1. Data Collection and Sample Characteristics

The population in this study were all students studying in the department or program of study in environmental management Islamic private universities in East Java with the number of 13 universities that have departments or management courses. Overall population in this study were calculated based on the number of students with 4 batch teaching that calculated since the academic year 2008 to academic year 2011 amounted to as many as 6738 students. Sampling done in some private universities Islam. The criteria used were the respondents who were students in several Islamic universities mentioned in the previous section and are at levels ranging from one half of 1 or 2. Sampling method used in this study is convenience sampling which is very good if used for exploratory research and then followed by advanced research with random sample. Data collection methods in this research used a survey approach through a structured questionnaire. The questionnaire was used to obtain the data to be analyzed. Each respondent was given 1 structured questionnaire consisting of two parts that contains the identity of respondents and a list of statements to obtain data on the variables Islamic values, brand image, brand trust and behavior of purchased data. Data collection conducted with the respondent directly that students who located in the accredited management courses in 13 private Islamic university in East Java. Besides using a questionnaire to obtain research data, it is possible more in-depth interviews were carried out in order to get the information that this study was not revealed.

Data Analysis : The data obtained in this study and processed using techniques Generalized Structured Component Analysis (GSCA), which aims to replace the factor with a linear combination of indicators (manifest variables) in the analysis of Structural Equation Modeling (SEM). GSCA is developed with the aim to overcome the drawbacks Partially Least Square (PLS) as it is equipped with a global optimization procedure and still maintain the local optimization procedure as in PLS (Solimun, 2012).

This GSCA method can also be applied to the relationship between variables in relatively complex relationship either recursive or not, involve higher-order components and Multigroup comparisons. GSCA is a new method of component-based SEM, very important and can be used for the calculation of the score and can be applied to very small samples. In addition, the GSCA can also be used in the structural model that includes an indicator variable with a reflexive and/or formative. GSCA can be applied to both the basic structural model theory has been well established as a method of confirmatory analysis or on the basis of the theory model has not been established. Usually the structural model has a strong theoretical basis and based on research results is often analyzed by analysis of covariance-based SEM. Meanwhile, the model without a strong theoretical basis is often calculated using component-based SEM analysis. GSCA is considered to have a better recovery parameters when compared with SEM and PLS. GSCA can overcome weaknesses in SEM, namely when there is a structural model of formative indicator models as well pick up the slack when the PLS model is analyzed not recursive. That's because the GSCA can measure non-recursive models and latent variables have a mixed indicators in the form of formative and reflective indicators. Singularity and multicollinearity problems are also often a serious obstacle in the analysis of structural models using covariance-based SEM. In practice, GSCA allow for multicollinearity, which is a strong correlation between the occurrence of the exogenous variables.

III. RESULTS

3.1. Validity of Measurement

Research instruments that have been developed should be tested the validity and reliability of the instrument as an important condition that applies to a questionnaire that is used to obtain research data. Preparation of a questionnaire to be really able to represent the purpose of the research is carried out and consistently can be used when the questionnaire was answered in a different time. In an effort to test the research instrument used validity and reliability. The tests are used to measure the quality of research instruments. Validity test is done to determine the suitability of measuring devices that have been created with the things that were observed in this study appropriately. The data obtained were analyzed using Pearson product moment correlation technique. Minimum threshold criteria measuring instruments used to qualify ie $r = 0.3$; which means that the correlation between items with a total score of less than 0.3, the items in the instrument is declared invalid or otherwise can only be valid if the correlation coefficient greater than or equal to 0.3. Prior to data collection in this study first conducted instrument trials on 30 respondents that represents the characteristics of the sample. Test reliability in research carried out by the SPSS program using Cronbach Alpha method in which a questionnaire said to be reliable if the Cronbach Alpha values greater than 0.6. Trials (try out) questionnaire was conducted in March 2013 with a sample that is involved in this trial were 30 students of the 2nd half of the Islamic University of Lamongan.

Based on the test results, there are 2 items on the indicator turns togetherness declared invalid where the value of r (correlation) < 0.3 . Other items in both the indicator togetherness declared invalid because the value of $r > 0.3$. Invalid items from the togetherness indicator is an item-1 (X_{121}) and item-5 (X_{125}). That's because the sentence statement in item-1 was able to be represented by other items in the statement of the same indicators, while sentence statement item-5 is deemed to have too much different meaning than the sentence statements other items. All items in the statement of the indicator variables Islamic values of honor, honesty and caring have higher Pearson correlation value than the value of its significance so that all items in the statement is valid indicators. Test results that all items in the statement of the brand image with the indicator variable has a value of Pearson correlation excellence is higher than the value of all items of significance that the statement of the brand image variables are valid indicators of excellence or can be used as a precise measuring tool. Validity and reliability test results also show that the Pearson correlation value is higher than the significance value for the indicator of reputation, familiarity, trustworthy and impeccable service. So, all items are used to measure the statement that the brand image variables declared valid and reliable. The results of the validity test items in the statement of the indicators of brand reliability and brand intentions that all items in the statement of the indicator variable of brand trust with brand intentions and brand reliability indicator have higher Pearson correlation value than the value of its significance so that all items can be called a statement of confidence in the brand in the indicator brand reliability and brand intentions are valid or can be used as a precise measuring tool. The results of the validity test of variables statement item purchase behavior with indicators of paying more fees, and a willingness to support policy recommendation statement indicating that all the items have a higher Pearson correlation value than the value of significance that can be called that all items of a variable declaration is valid. On the other hand, as indicated by the test results were also seen reliability test results stating that all items in the questionnaire otherwise reliable statements. The measurement results can only be trusted if the implementation of the measurement several times to the same group of subjects who obtained relatively similar results, as long as the aspect measured in the subjects themselves did not change.

In this case, the meaning remains the same relative tolerance on small differences between the results of several measurements. If the difference is too large over time is said to be the result of the measurement is not reliable. Reliability testing performed on each of the indicator variables Islamic values and purchase behavior and produce a Cronbach alpha value > 0.60 so the stated reliable. Validity test was conducted to determine the suitability of measuring devices that have been created with the things observed in this study appropriately (Sugiarto, Siagian, Sunaryanto, & Oetomo, 2001). The data obtained were analyzed using Pearson product moment correlation technique. Minimum threshold criteria measuring instruments used to qualify is $r = 0.3$; which means that the correlation between items with a total score of less than 0.3, the grains in the instrument declared invalid. New contrast can be valid if the correlation coefficient greater than or equal to 0.3 (Noor, 2011). A valid measurement tool is a tool that has a small error variance so that the resulting figures can be trusted as an actual number or numbers that approach the actual state (Malhotra, 2010). The validity and reliability of research instrument was conducted on 386 pieces of questionnaires that have been returned by the respondent and serves as a cross check on the validity and reliability during the try out instruments of research.

IV. CONCLUSION

Religion very much characterizes the lives of the global community in which the diversity of religious groups play an active role and influence public opinion. In this study proved that the buying behavior can be influenced by religious values that are believed by consumers. This study proved that consumer behavior can be influenced by religious values are believed to be. As mentioned in the theory of planned behavior, a behavior that can arise from the presence of behavioral beliefs and outcome and normative beliefs and motivation to comply. Consumer behavior is influenced by religious values can also be mediated by aspects of consumer confidence in an institution. In this study the aspects of trust described in the variable trust the brand. When a consumer adheres to the values of a particular religion to believe in an institution if the institution is able to meet expectations regarding the value of which is believed by consumers. The emerging belief encourages a consumer to make a certain purchase activity.

V. FUTURE RESEARCH DIRECTIONS

This study only measures the aspects of Islamic values in the course or outcome of the result of the act of worship that is performed by each individual. While measurements in addition to Islamic values can be measured in the outcome aspect, can also be measured through the aspect of belief. But the belief aspect when measured in quantitative risk bringing research to biased results. It is advisable to also conducted qualitative research approach in order to observe aspects of belief in Islamic values. It is recommended for future studies to use a qualitative approach in order to measure aspects of belief in Islamic values as well as a quantitative approach to measure aspects of outcome in Islamic values. It is intended that further research is able to provide results that have better generalization ability in measuring value is also only measure Islamic values. This Islamic values research is also observe to the limited aspect of individual level. While on the other hand, can be measured in addition to Islamic values of individual aspects can also be measured from the multidimensional aspects of individual and organizational. It is recommended that further research in order to assess the multidimensional Islamic values so that the generalizability of the results of the research can be better.

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