

Conceptualizing Muslim Consumer Religiosity: Challenges and Recommendations for Future Research

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Abstract: Recent trends focused on religion as an essential aspect of culture that affects Muslim consumer behavior, especially religiosity. Nonetheless, conceptualizing religiosity for Muslims shows the complexity of the concept that transcends culture and fields of study. Therefore, researchers face challenges in understanding religiosity and its role in predicting consumer behavior. This paper sheds some light on the topic by highlighting these challenges to provide insight for future research agendas.

Keywords: *Religiosity, Muslim consumer religiosity, Muslim consumer behavior.*

1. Introduction and Background

Religion has an impact on how people live their lives, encouraging or discouraging people from choosing certain behaviors (Delener, 1994; Wilkes et al., 1986; Bailey & Sood, 1993). Consumer behavior that serves as the core of values in deciding consumption prescription and is formed at a young age is essential. (Sheikh & Thomas, 1994; Berkman 1997). Thus, religion is an important cultural aspect worthy of more investigation. The two essential constructs of religion are religious affiliation and religiosity [6]. Religious affiliation is denominational membership or religious identification of the individual. While religiosity is an individual's level of commitment to a religious group (Delener, 1994; McDaniel & Burnett, 1990). Of late, much research emphasizes the importance of religiosity, especially concerning consumer purchase behavior (Kaur et al., 2022; Rizkitysha and Hananto, 2022; Widyanto and Sitohang, 2022; Khan et al., 2021; Nurhayati and Hendar, 2020). Despite the emphasis, advancing religiosity in understanding Muslim consumers requires researchers to address two main concerns. First is the unclear construct measurement of religiosity in researching Muslim consumers (Salam et al., 2019; Ul-Haq et al., 2019; Abou-Youssef et al., 2011; Khraim, 2010). Secondly is the inadequacy of the current framework in incorporating religiosity as part of the construct in predicting consumer behavior (Amin et al., 2014; Amin 2017, Junaidi, 2021). Thus, the unclear constructs have led to a setback in developing a more compatible framework due to dependency on existing theoretical standpoints.

2. Adoption and Frameworks on Religiosity

Even though there are numerous alternatives for measuring Muslim religiosity, more general assessments stemming from a Judeo-Christian worldview have dominated the construct measurement utilized for Muslim customers. Popular adoptions included well-established religiosity metrics (Allport & Ross, 1967; Glock, 1972; Wilkes et al., 1986; Worthington et al., 2003). These measurements were altered and fitted to a unidimensional religiosity scale (Iranmanesh et al., 2020; Dekhil et al., 2017; Kusumawardhini et al., 2016; Mansori et al., 2020; Mokhlis, 2006). Some researchers also use a crude measure of religiosity (Abdolvand & Azima 2015; Ahmed et al., 2013; Moschis & Ong, 2011). In addition, considerable researches use generic metrics of Muslim origin (Alam et al., 2011; Abd Rahman et al., 2015; Awan et al., 2015). These unidimensional metrics appear insufficient to capture the complexities of religiosity (Abou-Youssef et al., 2011; Khraim, 2010). The majority of prior studies introduced religiosity into the preexisting theoretical framework. Typically, these frameworks use the Theory of Reasoned Action and the Theory of Planned Behavior as their underlying hypotheses.

A few researchers asserted that these hypotheses accurately describe Muslim customer desire to purchase Halal products (Lada et al., 2009; Alam & Sayuti, 2011; Mukhtar & Butt, 2012). In certain instances, religion is added to the original determinants of these theories, thereby emphasizing the existing theoretical premise (Acas & Loanzon, 2020; Yakin & Rahmani, 2018; Alam et al., 2012). The majority of the study had either suggested religiosity as a moderating element or as an additional factor to these theories' existing determinants. Current research indicates that the Theory of Islamic Consumer Behaviour (TICB) provides a

partial solution to the incompatibility of TRA and TPB in studying Muslim consumers (Amin et al., 2014, Amin, 2017). While being relatively infant, its compatibility with incorporating religion into a new framework is highly probable. Several researchers have clearly positioned religiosity as the independent variable (Amin, 2017; Junaidi, 2021). Nonetheless, utilizing the prevalent metrics of religiosity, such investigations fell short. Thus, further development of Muslim consumer religiosity within a more suitable framework is warranted.

3. Alternative religiosity measure for Muslims

Current research on measuring the religiosity of Muslims has flourished. As a result, increasing demand necessitated an alternative to mainstream religion. Although psychology research has offered a substantial number of these religiosity measures, their application in consumer research has been limited (Salam et al., 2019). In addition, such metrics require modifications to accommodate consumer research environments. To ensure item validity, items should be updated and carefully selected according to the subject of study (Abou-Youssef et al., 2011; Albelaikhi, 1997). To date, only a handful of researchers have revealed such modifications in study design (Usman et al., 2017). In contrast, consumer research experts utilize single-dimensional generic measurements of Muslim background (Alam et al., 2011; Abd Rahman et al., 2015; Awan et al., 2015). These may fall short of capturing the Islamic conception of a religion (Shukor and Jamal, 2013; Abou-Youssef et al., 2011; Khraim, 2010). Hence demonstrates that few efforts have been made to adjust religiosity to other fields, particularly consumer research (Salam et al., 2019; Ul-Haq et al., 2019). Hence, prior studies employed a variety of religiosity measures adapted from diverse religiosity instruments. These one-dimensional measures evaluated the influence of religiosity on a variety of dependent variables (Rehman & Shabbir, 2010; Alam et al., 2011; Alam et al., 2012; Awan et al., 2015; Abd Rahman et al., 2015). These efforts may lead to erroneous conclusions by demonstrating these links. Therefore, using a coarse measure of religiosity could limit its multidimensional measurement and impact.

4. Challenges

Recent trends indicate that scholars have proposed numerous new and enhanced religiosity assessments. There have been at least 28 religiosity assessments for Muslims in recent years. Despite the fact that such measurements were proposed, their use in Muslim consumer research has been restricted. In addition, there are two significant flaws of these metrics that have been thoroughly discussed in other study fields (Berry, 2005; King, & Crowther, 2004). These hazards pertain to the study's measurements and design. These metrics face conceptual and operational obstacles in their construct measurements. Concerning the study design, the obstacles will be a suitable study design that displays the relationships within a particular framework.

Conceptual: First, the constraints posed by construct measurement from both conceptual and operational viewpoints. Most experts concur that the essence of religiosity is a very abstract phenomenon or construct from a theoretical standpoint. Hence, it has been difficult to develop a theoretically and consistently coherent definition of religiosity. Various authors characterized religion differently from the typical standpoint. Manap et al. (2013) describe it from an Islamic standpoint that is unique from earlier definitions. Thus, the content validity of the conceptions of Muslim religiosity that are not part of the mainstream Western canon is called into question (Ul-Haq et al., 2019). In the literature, the complexity of religiosity as a concept has been extensively discussed (Berry, 2005; King & Crowther, 2004). Perhaps unresolved, inconsistencies in the definitions had been one of the primary criticisms. To comprehend the concept, others proposed an Islamic model of religiosity (Manap et al., 2013). This model provides guidelines for evaluating and developing Islamic-based measures.

The concept proposes that religiosity measures should emphasize the observable aspects of human behavior. Thus, such a concept requires both theoretical and practical virtue. In addition, some argued that spirituality is an inseparable component of religiosity (Rehman and Shabbir, 2010). Although others have acknowledged that it is possible to develop such religiosity, Allah is the sole judge of one's spirituality (Tiliouine & Belgoumidi, 2009). To date, there is no consensus regarding the number of such dimensions from both conventional and Islamic vantage points (Mokhlis, 2006). Despite the many proposed dimensions, the most important is an empirical question that remains unanswered (Ul-Haq et al., 2019).

Thus, Islam provides guidelines for religious observation by humans. These rules emphasize the manifestation of beliefs and practices, which is unquestionably multidimensional.

Operational: First, the constraints posed by construct measurement from both conceptual and operational viewpoints. Most experts concur that the essence of religiosity is a very abstract phenomenon or construct from a theoretical standpoint. Extending the concept of religiosity's shortcomings, its operationalization remains equally difficult. Lately, numerous constructions have been proposed to gauge the religiosity of Muslims. These concepts are frequently multidimensional elements of the Muslim faith, commitment, and allegiance, etc. Researchers have articulated the difficulties of such operationalization and identified a number of potential bipolar aspects (Berry, 2005). The author proposes defining the key characteristics of diverse operationalizations of religiosity. Substance vs. function, theocentrism versus non-theocentrism, and universalism versus particularism are bipolar aspects. It is difficult to find an equilibrium between the substantive and functional dimensions of religiosity. The substantive measures approach to religiosity, which focuses on traits like belief, relationship to the divine, and vision of self, others, and the world, may push the limits of scientific theory and theology (Berry, 2005).

While functional techniques frequently emphasize behavior and response, they tend to dissolve definitional boundaries if they are not related to substantive ideas. Consequently, it may result in construct validity concerns, and academics admit that it is one of the most challenging obstacles in constructing religiosity assessment instruments (Ul-Haq et al., 2019). Inconsistencies in measuring both substantive and functional measurements, as well as between Islamic beliefs and practices, represent a challenge to the current operationalization's methodological approach. The development of conceptions for beliefs and behaviors must take the context of the phenomena into account. These elements must adhere to the belief system, and functional items must be closely associated with substantive belief (Berry, 2005). Others have claimed that a questionnaire can be used to characterize religion by inquiring about the respondents' religious affiliations or preferences (Abou-Youssef et al., 2011). The authors recommend psychological associational methods. Research incorporating religiosity needs to focus on crafting items reflecting consumption or consumer behavior.

Items should be related to the manifestation of religious beliefs and practices towards consumption. This technique would be better in asking about the level of religiosity of Muslims in consumers. It is rather appropriate and able to avoid the misleading and imprecise response of the respondents about their level of religiosity. Besides, measuring the belief dimension is often substantive and leads to a lack of variance and results in the loss of many items (Albelakhi, 1997). Moreover, this concept applies to all Muslims, as every Muslim is expected to have this fundamental idea. The operationalization of existing frameworks displays Islamic religious pillars. Any measurement centered on this construct is guaranteed to have zero variance. Modifying the query using this method may therefore provide a solution to such a construct. Others exhibited a commendable development of devotion stemming from earlier instruments (Usman et al., 2017; Tiliouine & Belgoumidi, 2009). Religious belief items quantify the manifestation of one's religious belief in the framework of Islamic banking. However, functional measures (e.g., I pray five times per day, I typically fast during Ramadan) frequently cause respondents to respond with greater bias.

When data is collected via face-to-face interaction, the likelihood of such an occurrence is increased. Due to the fact that the worry about private and confidential information would occasionally be misleading and imprecise (Abou-Youssef et al., 2011). Due to social desirability, manipulation could occur (Abou-Youssef et al., 2011; Albelakhi, 1997). The bipolar dimension of universalism against particularism follows. The majority of prior research on Muslim consumers employed universal religiosity measures (Allport and Ross, 1967; Worthington et al., 2003; Wilkes et al., 1986). These measures advocate operationalization to the greatest number of individuals possible, frequently crossing culture and religion. In contrast, particularism frequently offers measurements that capture a particular expression that a group, such as Muslims, values. Hence, the implementation of universal policies must contain substantive and functional components that are adapted to a particular religion, such as Islam. The measuring of Islamic or Muslim religiosity is universal only within the Muslim community. In this view, universalism only transcends cultural lenses, not faiths.

Given the likelihood of such a situation, some research has underlined the importance of social and religious context in preventing operationalization issues (Abou-Youssef, 2011; Khraim, 2010). Researchers must address demographic obstacles such as gender variations, sensitivity, and offensiveness of objects from Muslim populations' political and cultural landscapes (Albelaikhi, 1997). In addition, the problem of item validity in religiosity measurements must be considered. Measures of religiosity must address issues of representativeness, relevance, item clarity, and interpretability (Ul-Haq et al., 2019; Abou-Youssef et al., 2011). To minimize cultural insensitivity, researchers must comprehend the target audience and recruit the most suitable participants (Ul-Haq et al., 2019). To operationalize such religiosity assessments, a certain degree of particularism is necessary.

Study Design: Lastly, the constraints posed by a suitable study design reveal the connection between religiosity and consumer behavior. In consumer research, few studies have simultaneously produced a religiosity instrument or measurement and demonstrated its relationship to a specific variable of interest (i.e., intention, attitude, etc.). Since studies not particularly designed to measure or detect the influence of religiosity are unlikely to find distinctive variance provided by these components, they are poor sources of continuing evidence for research (Miller & Thoresen; 2003). Even though the vast majority of religiosity measures are multidimensional, its operationalization in the vast majority of consumer research is one-dimensional. In consumer research pertaining to Muslim customers, thus, evidence of the multidimensional influence of religiosity has been rare. Seldom had other mechanisms been introduced into the majority of the subject's research, which was dominated by existing theoretical frameworks. It frequently evaluates the effect of religiosity on attitude or intent. Hence, it has ignored the mediating impact of variables like brand preferences.

In addition, despite the development of SEM, which permits many variables in numerous connections and the construction of complicated models, existing studies continue to employ first-generation statistical techniques to investigate such complex interactions. Thus, researchers frequently disregarded suitable study designs that included Muslim religiosity and other dependent variables. The prior research lacks some elements of study design that include the lacks (1) multidimensional religiosity measures, (2) an understanding of the effect of a mediator like brand preferences, and (3) new theoretical perspectives. It underlines the potential for TICB and TOHADEMAP to serve as the basis for incorporating brand-related elements into its role evaluations. Exploring the more intricate relationship between Muslim consumer behavior and Islam cannot be overlooked. With the development of statistical approaches such as AMOS and Smart PLS, this is not only possible but also highly probable. Explanation of the relationship between religiosity and consumer behavior would ultimately disclose a number of intricate relationships and mechanisms.

5. Conclusion and Recommendations

This research emphasizes the significance of conceptualizing religiosity as a key variable in consumer behavior models. It is crucial to address the deficiencies of the current metrics and scales. This report suggests that future research be conducted to build a multidimensional religiosity for Muslim customers. Using a suitable study design that corresponds to the need for a better framework incorporating such variables in consumer research is required. Thus, this report proposes that future research concentrate on several research agendas. The majority of studies incorporated instruments from other fields of study and reported no or minimal modifications, particularly in consumer research. It necessitates modifications to subjective and functional metrics that may offer a degree of specificity in relation to Muslim consumers. Prior works recognize religiosity as a multifaceted and abstract variable. It is multidimensional as opposed to unidimensional. Thus, future research will concentrate on enhancing existing instruments to better serve Muslim consumers. Aside from this, the conceptual framework for comprehending the role of religiosity required refining. Future studies must highlight the compatibility and sufficiency of these frameworks. Recent research on Muslim consumers suggests that new theories and alternative mechanisms may be necessary to comprehend Muslim consumers. Thus, the addition of significant mediating variables could explain such Muslim customer behavior. It will enhance theoretical knowledge, practical tactics, and approaches to Muslim consumers. In addition, this work suggests the use of advanced statistical approaches pertinent to instrument design.

It allows for the selection of appropriate SEM techniques for CFA, including CB-SEM and PLS-SEM. PLS-SEM appears superior for constructing a new baby measuring model. CB-SEM yielded lower construct reliability and validity scores than PLS-SEM, despite the fact that the sample sizes were comparable. PLS-SEM and CB-SEM have distinct statistical assumptions. It is ideal for maintaining a larger number of predictors (items) with better construct reliability and validity values, which are essential for constructing a measurement model that is a good fit. In addition, this report calls for additional research to build topic- and field-specific measurements. There is no "one-size-fits-all" measure of religiosity, and it should not focus on belief but on a broad spectrum of activities that span all subjective and functional aspects of life. It must also address the three fundamental ties between man and God (HabluminnAllah), between man and man (Habluminannas), and between man and the rest of creation (Habluminala'lam).

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