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Students` Islamic Personality On Amanah: A Structural Modelling Approach

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ABSTRACT

The purpose of this study is to investigate the factorial structure of the Ummatic Personality Inventory (UPI). One of the constructs in UPI, *Amanah* was measured to understand the relationship among the factors namely, *Amar Maaruf*, *Nahi munkar*, Accountability to *Allah* and Accountability to Society. The sample of this study was a group of female students (n= 287) in a government school. Data were analysed using the Confirmatory Factor Analysis (CFA) and Structural Equation Modelling (SEM). The findings for the structural model revealed that *Khalifah* and Accountability correlated to the *Amanah*. The percentage of variance accounted for by the independent variable was 63% accordingly, which indicated a very good effect size. This reflects that accountability of people for enjoining good deeds is moderately related to accountability towards society. The act of forbidding evil has a strong direct effect on accountability towards *Allah*. Thus, more efforts should be put on educating students to forbid evil-doing (*nahi munkar*). In future, a deeper analysis of this nature could be made on the other two constructs of UPI.

Keywords: UPI, *Amanah*, accountability, Islamic personality

INTRODUCTION

Personality is a dynamic, internal psychophysical system that creates the person`s characteristic pattern of behavior, thoughts and feelings (Allport, 1961). Zidan (1997) argued that personality is determined by which the situation becomes familiar, privacy and ordinary. The

individual`s personality is considered to be special and unique from others. Nabhani (1960) proposed that personality and environment associate with each other to articulate behaviour as people`s behaviour is changeable due to personality differences and environmental factors. McLeod (2007), furthermore, pointed out that consistency of personality is variable from situation to situation.

The Islamic personality is a psychological construct grounded in moral quality (Frager & Fadiman, 2005), which covers beliefs, behaviour, attitudes and social manners taught by the Qur`an and Prophet`s sayings and actions (*Sunnah*). It also reflects the relations and situations between an individual with his Lord, himself, family and society. Islamic personality is a strong predictor of feeling closeness to God and remembering Him and and His Prophet. In this way, psycho-spiritual well-being can be enhanced by a strong sense of Islamic personality. The spiritual dimension of human personality assumes that his or her life activities are guided and motivated by generation of strong faith in God (Mischel, Shoda, & Ayduk, 2008).

Amanah (Trust) is a very important characteristic of the Islamic personality. It reflects the responsibility of a person towards his Creator, God. However, the concept of *Amanah* is entrusted to human beings by God (Cloninger, 2004) in order to spread mercy based on true justice (Boeree, 2006). God commands in the verse of *Al-Ahzab*, saying that, "Indeed, we offered the Trust to the heavens and the earth and the mountains, and they declined to bear it and feared it; but man [undertook to] bear it. Indeed, he was unjust and ignorant…" (33:72). This clearly shows the command of trust given to mankind. As a *Khalifah* (vicegerent), man is superior over other creatures, and this leads him to be responsible for *Amar Ma'ruf* (enjoining goodness) and *Nahi munkar* (forbidding evil deeds). Therefore, the responsibility of trust is the fundamental trait of human personality.

The Ummatic Personality Inventory (UPI) is a psycho-spiritual measurement devised according to Islamic spirituality. In this measurement, *Amanah*, one of the constructs of UPI, tests the level of *Khalifah* (vicegerency) with responsibilities and accountabilities, as shown in Fig. 1. In
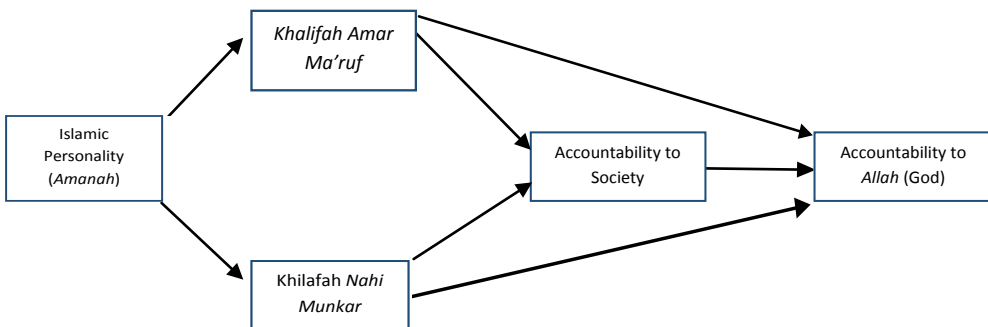

Fig.1: Islamic personality on *amanah* (Othman N, 2008)

this context, *Khalifah* can be divided into two areas (Fig.1), namely *Amar Ma'ruf* (enjoining goodness) and *Nahi munkar* (forbidding evil deeds). On the other hand, accountability can be separated into two parts (Fig.1), called Society and *Allah* (God). It is important to know that all these subscales concurrently have an effect on accountability to *Allah*. Othman (2008) identified two more constructs, other than *Amanah*, in order to measure personality. They are *Ibadah* and *Ilm*. These three constructs forming Ummatic Personality Inventory can be used to understand a Muslim`s personality. With this Inventory, Muslims have an alternative tool or method for evaluating their personality from an Islamic perspective. More importantly, Muslim individuals would be able to understand their strengths and weaknesses based on their own religious context.

Othman (2008; 2011a; 2011b; 2011c) administered the UPI to 588 participants from two universities, confirming the three-structure factor and criterion-related validity of this scale. UPI had been used in several studies involving almost 2,000 school teenagers in Malaysia and the findings proved that the three constructs are valid and reliable (Othman & Buhari, 2011; Othman & Noor Idahwati, 2012; Othman &Khairollah, 2013; Othman et. al., 2013). The present study sought to expand the previous research by investigating the differences in the latent means of accountability and responsibility across the female groups. Thus, this study did not replicate any of the above studies. In fact, the study came up with new findings about the relationships among the variables in *Amanah* construct.

In brief, evidence indicates that *Amanah* is an important concept in the context of Islamic personality. This study used the Ummatic Personality Inventory (UPI) developed by Othman (2008) to investigate this concept across female groups. This inventory measured the Muslim personality from the perspective of Islam, more specifically the Quran and the *Sunnah* (Othman, 2011). The main goal of this study was to investigate the statistical properties of this scale and examine if this scale could be applied for female individuals only. Towards this end, we evaluated the applicability of the goodness-of-fit of the measurement model testing Structural Equation Modelling (SEM). The relationships among the variables were also measured to satisfy the research hypotheses.

Research Hypotheses

The hypotheses are as follows:

H_1: Amar Makruf has an effect on Social Accountability

H_2: Amar Makruf has an effect on Accountability to *Allah*

H_3: *Nahi munkar* has an effect on Social Accountability

H_4: *Nahi munkar* has an effect on Accountability to *Allah*

H_5: Social Accountability has an effect on Accountability to *Allah*

H_6: Social Accountability mediates the effect of *Amar Ma'ruf* on Accountability to *Allah*

H_7: Social Accountability mediates the effect of *Nahi munkar* on Accountability to *Allah*

METHODOLOGY

Structural Equation Modelling (SEM), a powerful multivariate technique, was administered to measure the proposed model and hypotheses for analysing causal models. A structural equation model consists of a measurement model and a structural model. The measurement model was estimated using confirmatory factor analysis (CFA) to test whether the latent variables possess sufficient construct validity. The structural model was used to present the relations of causal effects among the latent variables. The data analysis proceeded with the two-step approach of the structural equation modelling.

Sample

The study used a convenience sample of 287 students from a government female secondary school. A total of 19% of the respondents had two siblings, 65% of the respondents had three to five siblings and the rest of the respondents had above five siblings. As for parental status, 84% of the respondents had their mother and father living together while the rest of the respondents had a stepmother/father and 10% of the respondents had a single mother/father. The selected sample for this study was large enough to ensure statistical significance according to the general rule of thumb (Hair, Black, Babin, Anderson, & Tatham, 2010).

Instrument

The Ummatic Personality Inventory (UPI) was adapted from an instrument developed by Nooraini (2008; 2011a; 2011b; 2011c). The UPI has two sections. The first section considers demographic information of the respondents, which includes residence, salary of parents, siblings, parental status and state in which they were born. The second section consists of 69 items representing three constructs namely, *Ibadah*, *Amanah* and *Ilm*. These constructs were generated using the Principal Component Analysis (PCA) while the Confirmatory Factor Analysis (CFA) was used to validate the generated constructs. The reliability test indicated that the instrument was reliable, given that the overall reliability value of Cronbach's Alpha was .963. The findings revealed that with the use of PCA, the *Ibadah* (worship) construct produced five significant factors, the *Amanah* (trust) construct generated five factors and the *Ilm* (knowledge) construct produced two factors. The CFA results showed the following goodness-of-fit indices for the revised model: CMIN/DF=4.634; CFI=.965 and RMSEA=.079; each of the indices was above the threshold values. Analysis of the measurement invariance across the samples confirmed the instrument's factorial validity. The instrument used a six-point Likert scale.

The reliability value for the *Amanah* construct was .920. It consisted of 28 items signifying one's readiness to shoulder obligations without any violation either to the rules and law of *Allah* or a country. It represents the self-concept of the person.

The ultimate obligation of a person is to shoulder what has been described as his purpose of creation, that is becoming *Khalifah*. The group of items belonging to factor 1 was labelled as *Khalifah-Amal Ma'ruf*. *Amar Ma'ruf* means performing the tasks that lead to goodness. Items that belonged to factor 2 were labelled as *Khalifah-Nahi munkar*. *Nahi munkar* on the other hand is to forbid evil from being committed. The items grouped as factor 3 were labelled as Accountable-*Allah*. Being *Khalifah*, a person must always remember that he is accountable for his deeds. He is accountable to *Allah*, and at the same time to other people. Therefore, his deeds must not in any way hurt people and go against the limits set by *Allah*. Factor 4 contains a group of items describing the responsibility and accountability of individuals towards their parents. This factor was labelled as Accountability-Parents. Finally, factor 5 was named as Accountability-Society due to the reflection given by the items indicating responsibility towards neighbours, friends and society as a whole. Thus, *Amanah* is also reflective of a person's integrity. The higher the degree of integrity a person possesses, the better it will be for mankind. It indicates the readiness of a person to be responsible for his deeds. However, in this study, only four factors were left for further analysis. Residual covariance did not improve the model fit to an acceptable level. Therefore, we decided to exclude parents from further analysis of measurement.

RESULTS

Adequacy of UPI Measurement Model

As for obtaining divergent validity, the values for composite reliability (CR) and average variance extracted (AVE) needed to be examined. It was suggested by Hair *et al.* (2010) that the threshold of composite reliability should be greater than 0.7. All composite reliability measures of construct should, therefore, exceed the recommended threshold of 0.7. The factor loadings should be removed if they are smaller than the recommended level of 0.5. Discriminant validity can be tested by comparing the square roots of the AVE with correlations among the factors. A preliminary exploratory analysis of the data found that the average variance extracted (AVE) for the one factor ranged from 0.547 to 0.606 (Table 1), indicating that the discriminant validity was supported and the measurement model assessment was satisfactory. To examine the internal consistency reliability of the observed item questionnaire, Cronbach`s Alpha was assessed. The resulting alpha values ranged from 0.774 to 0.828, which were above the acceptable threshold, as shown in Table 1.

The overall model fit was assessed in terms of five following measures. These include: the chi-square/degree of freedom (χ^2/d.f), the traditional chi-square (CMIN), the degree of freedom (DF), the Comparative Fit of Index (CFI) and the Root Mean Square of Error Approximation (RMSEA) (Hair *et al.*, 2010) to obtain a model fit. It was suggested by Schumacker and Lomax (2004) that the CFI value must exceed 0.90

Table 1
Estimates of the Measurement Model

Construct	Item	Factor Loading	Cronbach's Alpha	CR	AVE
Khalifah Amar Ma`ruf (KAM)	I put effort into performing my duty as khalifah.	.687	.828	.821	.606
	I can list down my role as khalifah.	.717			
	I persuade my friends to do good deeds.	.683			
	I am a good role model to my friends.	.715			
	I help to improve the behaviour of my friends.	.703			
Khalifah Nahi Munkar (KNM)	I give my advice when bad deeds occur in front of me.	.554	.806	.852	.595
	I advise my sisters when they dress inappropriately.	.714			
	I continuously encourage my family to cover their aurat.	.845			
	I continuously encourage my friends to cover their aurat.	.770			
Society	I take care of my friends` dignity.	.659	.774	.874	.581
	I honour my friends in their presence and absence.	.830			
	I never betray my friends.	.734			
Allah	I obey Allah in all matters.	.791	.874	.858	.547
	I follow Allah`s command and guidance even when they are contradicting to my own desires.	.735			
	I seek the pleasure of Allah in everything I do.	.775			
	I repent (taubat) to clear off my sins.	.753			
	I follow the advice of the Islamic scholars (ulamak).	.757			

and the RMSEA value must be lower than 0.08 in order to obtain an acceptable fit with the data. Hayduk (1988) suggested that χ^2/d.f should not exceed 3. All the fitness measures in this study fell into acceptable ranges using CFA. As a result, the proposed model provided a suitable fit.

The hypothesised 4-factor measurement model was evaluated using confirmatory factor analysis with AMOS (version 21) to assess the factorial validity of the measurement model. The fit statistics showed that the model did not fit the data (χ^2/df = 2.51; CFI = .702; RMSEA = .120). The results also suggest for a revision of the model because there were some cross-loaded indicators, some of which showed big error variance (Byrne, 2010).

Fig.2 presents the revised 17-item four-factor measurement model analysed by
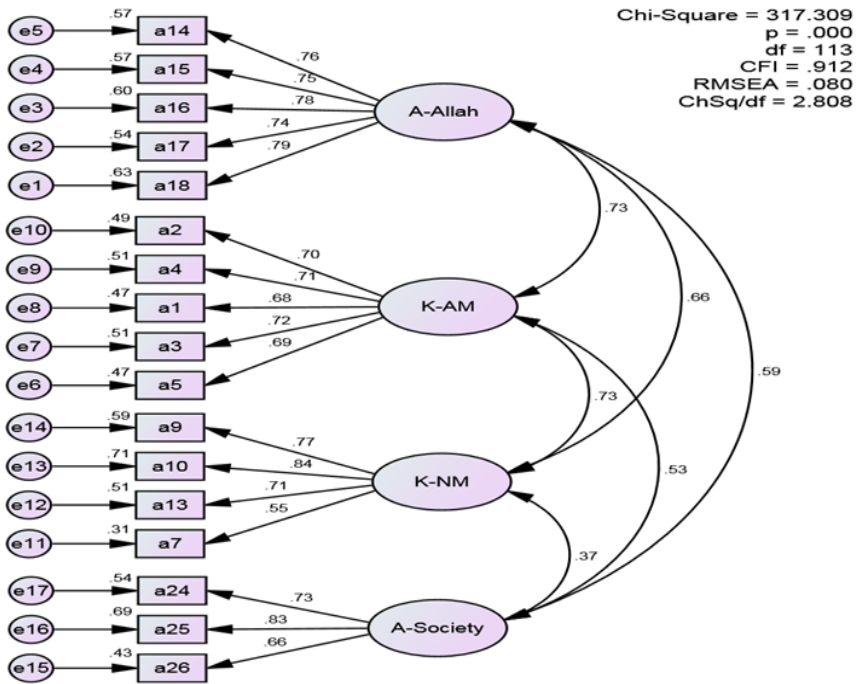
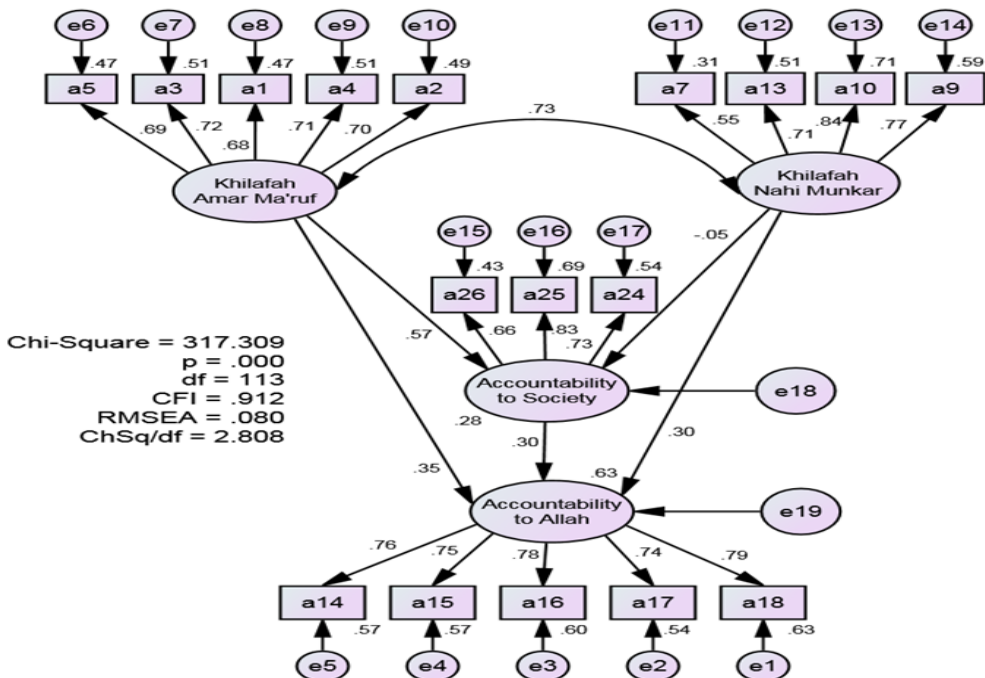Fig.2 : The measurement model of the students' Islamic personality on amanah.

Fig. 3: Structural model of tudents' Islamic personality on amanah.

performing CFA. This revised model was consistent with the data; $\chi2(113) = 317.3$, $p = .000$; CFI = .912, RMSEA = .080). The direction and magnitude of the factor loading were substantial and statistically significant.

Analysis of Structural Equation Modelling

Based on the good fit of the measurement model, the structural equation modelling was then estimated. Fig. 3 shows the results of the structural modelling.

Empirical Findings

According to the structural modelling, the results show that *Amar Ma'ruf* had direct influence on accountability to society ($\beta = 0.566, p < .001$) and accountability to *Allah* ($\beta = 0.348, p < .001$), supporting hypothesis 1 and hypothesis 2. *Nahi munkar* had no direct influence on accountability to society ($\beta = -0.047, p = .674$), while hyphothesis 3 was not supported and had direct effect on accountability to *Allah* ($\beta = 0.300, p < .001$), supporting hypothesis 4. Social Accountability had significant effect on Accountability to *Allah* ($\beta = 0.297, p < .001$), so hypothesis 5 was supported.

Social Accountability moderately mediated the effect of *Amar Ma'ruf* on Accountability to *Allah*, (r =28, $p<.001$), supporting hypothesis 6. In addition to this, Social Accountability strongly mediated the effect of *Nahi munkar* on Accountability to *Allah*, (r = 63, $p <.001$), so hypothesis 7 was supported.

DISCUSSION

This study has evaluated the *Amanah* factors of students` Islamic personality. The findings reaffirmed that the UPI is a valid and reliable scale consisting of *Amanah* as one of its dimensions. The results of the confirmatory factor analysis provide support for the model. The *Amanah* dimension was represented by four indicators, namely *Khalifah- Amar Ma'ruf*, *Khalifah- Nahi munkar*, Accountability- *Allah* and Accountability- Society. In this study, the concept of *Amanah* was so much associated with *Amar Ma'ruf* and *Nahi munkar*, as supported by the Holy Quran that trust is given to mankind. This study also showed that the female students adhered to forbidding evil and enjoining goodness. As a result of this, the female students knew well their responsibility and accountability towards *Allah*.

The relationships among variables as hypothesised showed that *Amar Ma'aruf* (to enjoin good deeds) affects the accountability of a Muslim to *Allah* and also society. The findings also show that social accountability had a significant effect on accountability to *Allah*. The concept of *HablumminAllah* (relationship with *Allah*), *Hablumminannas* (relationship with other humans) and brotherhood in Islam could be positively shown in the analysis. Hazem and Maha (2011) stated that *Allah* lets us know again and again that His love is tied to acts of compassion towards others and getting closer to *Allah* involves maintaining and mending our relationships with family and friends. They further argued that social

activities are not the first things that come to mind when we are hoping to get closer to *Allah*: instead we should focus on prayer, charity and other acts of ritual worship. Yet *Allah* in His wisdom has tied His love to maintaining good relationships with the people in our lives. While the desire for increased spirituality may trigger a retreat to worship and isolation, we are reminded here that our human connections are indispensably part of our worship. Thus, the authors of this present study believe that due to these reasons, this study found that social responsibility mediated the effect of Amar Ma'aruf on Accountability to *Allah* and also strongly mediated the effect of *Nahi munkar* on Accountability to *Allah*.

Meanwhile, *Nahi munkar* (forbidding evil deeds) does not have direct influence on accountability towards society but has direct influence on accountability to *Allah*. In any society, it is easier for one to do good deeds than to forbid evil doings. The motivation to do good deeds comes from the decision of the person himself. The finding might reflect that prohibiting evil deeds stemmed more from fear of *Allah* than sense of responsibility to society. The Prophet said as narrated by Bukhari and Muslim, 'whoever sees evil being committed, the person should prohibit with his hands and if he is not able to do that he should stop with his tongue. If he is not able to do that, he should stop with his heart and this is the weakest level faith'.

In summary, this research examined the construct validity of this scale across female groups. The data analysis in this study provided good results by generating related factors that were consistent with the previous works as quoted in this paper.

CONCLUSION

Having a good personality is a must for everyone. In the context of Islam, personality has been spelled out in the *Quran* and the *Sunnah*. Muslim scholars have studied and elaborated on the subject matter from various perspectives. One of the most important aspects is psychology. The Ummatic Personality Inventory is one of such efforts that have tried to study the subject matter theoretically and empirically. The empirical analysis proved that the instrument was reliable and valid.

In this research, the present researchers tried to validate and test the Islamic personality inventory on *Amanah*, which was developed by Othman (2008), on secondary school female students. Despite the limitation of this study (i.e. relying merely on a student sample of female secondary school students), this study makes a significant contribution to research examining responsibility and accountability of Muslim female groups towards God. This study elaborated in detail on the relationships among the factors within one of the constructs, namely, *Amanah*. The findings indicated that more efforts should be put into educating students to forbid evil doing (*nahi munkar*). The two most important agents of change, namely, the family and the school must function to instil this element as a good practice in life to create a more balanced society. However, it should be noted that the element of wisdom

in forbidding such evil or wrong-doing must be present at all time. Ultimately, it will become well embedded in one's personality and translate into one's self-beliefs. In future, a deeper analysis into this matter can be made on the other two constructs of the UPI.

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