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The Measurement of Hisbah Principles in the Islamic Marketing Context

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Abstract:

Although the role of Hisbah principles in enforcing Islamic ethics in the world businesses has received enormous attention from the experts of Islamic marketing, the construct of Hisbah principles is yet to be much explored. As a result, many researchers find it difficult when the need to measure the activities of Hisbah in the academic research arises. Thus, the purpose of this study is to present the quantitative Hisbah principles measurement from the Islamic perspective. The data used in the development of this construct was drawn from 488 respondents comprising 155 traders, 243 customers, 58 Islamic scholars and 32 members of Hisbah association in Sokoto, Nigeria. Exploratory factor analysis and confirmatory factor analysis (using SPSS version 18.0) were conducted. Results indicate that the components measurement of Hisbah principles has two dimensions: 'Hisbah in the market' and 'Hisbah in Ibadat.'

Keywords: Islamic marketing, Hisbah principles, Business Ethics

1. Introduction

Islamic marketing plays a vital role in safeguarding the needs of all parties, such as buyers, sellers, business partners and the community, and this can be obtained by ensuring that all aspects of marketing activities are in accordance with the regulations stipulated in the Quran and the Sunnah (Abdullah & Ahmad, 2010). The importance of Muslim consumers as an attractive market segment was highlighted by the growth of the Muslim population, as well as the Islamic economy which provide the basis for *Halal* marketing (Shah, Azhar, & Bhutto, 2019). *Halal* means 'permissible' and refers to a set of rules that defines permissible and forbidden activities. More specifically, *halal* products should not be harmful, exploit the environment or labour, neither contain *haram* (prohibited) ingredients (Floren, Tareq, & Gani, 2019). Records of immoral and abominable acts that consist of injustice, sale of counterfeit and rotten commodities, hoarding, misleading marketing, inexact weight, cheating, indecency and market instability became visible in many markets especially in the developing countries (Attahiru, Al-Aidaros, & Yusof, 2018). According to Diaw (2015), the faulty risk management practices at the institutional, organisational and product level of the world markets are the main causes of the global business crises. Likewise, Iannuzzi and Berardi (2010) expressed that deviation from efficient market logics due to operator's irrational behaviour is the cause of financial crises in the world business. Also, the weakness of previous financial system structure contributed to the failures of high number of financial institution around the globe. Jonck and Swanepoel (2016) affirmed that developing countries are more vulnerable to corruption because of widespread poverty, inability of institutions to enforce the business code of conduct with specific reference to public officials and absence of watchdog agencies. In addition, Ahmed (2010) stressed that nonconformity to the Islamic ethics of marketing and engagement in the non-*shariah* compliant businesses that include creating money for money (*riba*), short selling, absence of risk-sharing, selling debts- subprime lending, speculative activities and gambling are the key factors leading to the present financial crises all over the world. Though, ethical reflections particularly those driven by religion play an important role in shaping the business conduct in the world (Ali, Al-Aali, & Al-Owaihian, 2013).

However, since the possibility of deceit and fraudulent act in business conduct is inevitable, it is binding for the government to make sure that Muslim traders transact their businesses in proper, just and decent way (Saleh, 2010). To this effect, the government has a vital role of preserving justice in businesses and avoid all possible dishonesty and frauds made in the marketplaces. This necessitates the establishment of an institution that will be responsible for applying and enforcing the Islamic principles of market mechanism, otherwise known as *Hisbah* principles. In this regard, this study intends to present the new developed *Hisbah* principle's instrument that will assist the researchers in the Islamic marketing environment in measuring the activities of *Hisbah* in the market as well as in *Ibadat*. The originality of this research is that, there is lack of literature that measures the activities of *Hisbah* in the field of Islamic marketing. This paper is categorised into five sections; section one is the introduction and section two is the review of the extant literature. Methodology and main findings were discussed in sections three and four respectively, while section five discusses the limitations and direction for future research.

2. Literature Review

2.1. Islamic Marketing

Islamic marketing ethics takes a special place in Islam as a religion because it teaches moral principles that are connected with business directly or indirectly (Haron, Musa, & Shaarani, 2013). Islam guided its followers in all aspects of life that includes business, politics culture among others so as to address the kind of morality to be applied in the business ethics (Haniffa & Hudaib, 2019). Islam as a religion has an influence on the lives of people and it guides various rituals and behaviour, especially in business conduct and other priorities (Alghorani, 2008; Ali, Al-Aali, & Al-Owaihan, 2013; Baldassarre & Campo, 2015; Khraim, 2010). The human need for religion, particularly Islam, has to do with the cause of life, the purposefulness of existence and core of humanity (Al-Qaradawi, 1995). A religious person is the one who follows the teachings of Islam, which means, one who submits to the will of Allah (Tracy, 2015) and who is more likely to contribute voluntarily to social and community life (Amer & Hood, 2008). Rafiki and Wahab (2014) argued that ethics is connected to faith (*Iman*), and faith is incomplete without linking it to good deeds (Rafiki & Wahab, 2014). Assiamah (2014) asserted that religious beliefs, heritage and culture dictate to the people how they should carry out their daily dealings. Prophet Muhammad (PBUH) stated that the primary objective of his mission is to encourage people to grow good ethics (Al-Muwatta: 47.1.8:)

In this regard, Islam and Islamic business ethics cannot be separated (Wisker & Rosinaite, 2016). Alserhan (2015) also highlighted the importance of engaging in business dealings with Muslims whenever possible for the following reasons: (1) Religious people seek 'blessing' before 'profit'; (2) The business partner is less likely to be cheated. Prophet Muhammad (PBUH) says: 'He who cheats is not of us (the Muslims)'; (3) A business partner is more likely to get a better deal. Prophet Muhammad (PBUH) says: 'May Allah have mercy on those who are easy when they sell, easy when they buy'; (4) A business partner is likely to get off with less harm in case of dispute. Prophet (PBUH) says: 'May Allah have mercy on those who are easy when they judge, easy when they sue'; (5) A business associate is more likely to be treated better, since Muslim scholars accept the rule that 'Religion is treatment' which connotes that how people conduct their affairs, how they deal with all others, how they perform their duties and so on, are what make people religious; and (6) If a business associate receives a present from Muslims or if they invite their associates to a meal or a social activity, nothing will be expected in return because bribery is totally forbidden in Islam; therefore, practicing religious Muslims will neither give it nor take it. Thus, it can be understood that the life of a person in this world is like a business capital to a business person, which will either attract him a profit if efficiently utilized, or loss if wrongly utilized. This world is the market environment for the conduct of the business. Prophet Muhammad (PBUH) (as contained in Sahih Al-Muslim: 223 says:

'Every person starts his day as a seller of his soul, either freeing it or causing its ruin'.

Quran makes the two ways of business clear: the way of evil which leads to failure and the way of good which lead to success. Allah says:

'By the Soul, and the proportion and order given to it. And its enlightenment as to its wrong and its right. Truly he succeeds that purifies it. And he fails that corrupts it' (Al-Quran, 91:7-10)

Ibn Kathir (2015) said the above verse means, he who purifies himself by obedience to Allah will be successful, and he who conceals himself by disregarding it and preventing it from receiving guidance, will fail. Furthermore, Allah (S.W.T) dictates the future of each of these businesses. Al-Quran states:

'Verily, (the ends) ye strive for are diverse. So he who gives (in charity) and fears ((Allah)). And (in all sincerity) testifies to the Best We will indeed make smooth for him the path to Bliss. But he who is a greedy miser and thinks himself self-sufficient. And gives the lie to the Best. We will indeed make smooth for him the path to Misery' (Al-Quran, 92:4-10)

In his commentary, Qutb (2015) said, 'the striving of human beings is diverse. Since the road they follow leads to different ends, their rewards are also diverse. Good is not the same as evil; following right guidance is unlike wrong-doing; and righteousness is different from corruption. Generosity and God-consciousness are unlike hoarding and conceit. The faithful are totally different from those devoid of faith. Variance of ways necessitates variance of destinations'.

2.2. Hisbah Principles

Hisbah is defined as the enjoining of abandoned good and forbidding the openly practised evil (Al-Mawardi, 1966; Ibrahim, Abdul Maajid, & Darbaalah, 1997). *Hisbah* is derived from the root of Arabic word *h.s.b.* which means 'arithmetical problem', 'sum' or 'reward'. The verb, *hasabayahsubu* means 'to take into consideration', and 'to anticipate a reward in the hereafter by adding a pious deed to one's account with Allah (God). Perhaps, from here, the usage of the noun *Ihtisab* came to be associated with the activities of a person who invites others to do good (*ma'ruf*) and forbids them from evil (*munkar*) in the hope of getting a reward in the hereafter' (Muhtar, 1987, p.135). Thus, *Hisbah* is one of the positions of Islam on the application of '*Al-Amr bilma'arufwas Al-nahy An Al Munkar* (enjoining what is good and forbidding what is bad)', and anyone in charge of Islamic affairs is obliged to appoint some competent people to that task (Ibn Taymiyyah, n.d.). It is also a collective obligation on others to ensure that the aim of enjoining what is good and forbidding what is wrong is achieved (Muhtar, 1987). Al-Ghazzali (1993) reported that the principle of *Hisbah* (enjoining good and prohibiting evil) necessitates the sending of all the Prophets (peace be upon them) to the world. Had this principle been neglected, Prophethood would have been worthless, religions lost, idleness reigned, ignorance spread, disorder prevailed, dangers and disasters appeared, and humanity destroyed. Therefore, the main functions of *Hisbah*, according to Ibn Al-Qayyim (2007) were to supervise trades, industries and related services, ensure supply of necessities, check hoarding, gambling and usurious practices, inspect measures and weights and all other kinds of unethical dealings in the markets.

2.3. Evolution and Stages of Hisbah

The activities of *Hisbah* started during the lifetime of the Prophet Muhammad (PBUH). He used to visit the markets to check the quantity and condition of the products. In Sahih Al-Muslim: 102, Abu Hurairah (RA) narrated that:

'The Messenger of Allah (PBUH) passed by a pile of foodstuff; he put his hand (deep) in it and found that it had gotten wet. He said; what is this, O seller of foodstuff? He said; it got rained on, O Messenger of Allah. He (Prophet PBUH) said; why don't you put it on top of the food so that people can see it? Whoever deceives (people) does not belong to me'.

The Prophet (PBUH) later appointed two market inspectors in the cities of Makkah and Madina (Ahmad, 2011). Similarly, Umar Ibn Al- Khattab used to walk around the market with his stick to discipline anyone who violated the morality of the market. He also banned those who did not know market rulings to participate in the markets (As-Sallabi, 2015). In his keenness to check the activities of the market, Umar Ibn Al- Khattab appointed Saa'ib Ibn Yazeed (R.A) to be in charge of the market in Medina together with Abdullahi Ibn Utbah Ibn Mas'ud and others (As-Sallabi, 2015). He also appointed a woman as a market inspector (Ahmad, 2011). *Hisbah* was established under the Abbasid (750) CE, with the responsibility of ensuring that all market behavior and community affairs are conducted according to *Shari'ah* laws and that the maintenance of Islamic ethical standards is guaranteed (Bhatti & Bhatti, 2009).

Some early writers on the principles of *Hisbah* were Al-Mawardi in his book *Al-Ahkam As-Sultaniyyah*, and Imam Ibn Taymiyyah in his book *Al-Hisbah fil Islam*. In the Sokoto Caliphate, Shehu Usmanu Dan Fodiyo (the founder of the Caliphate) fought for the revival of Islamic economic principles, like *Al-Hisbah*, *Bayt al-mal*, *hima*, *zakat* and *waqf*. His economic ideas are mostly found in his work, *Bayan wujub al-hijra alalibaad, kitab al-farq, bayan bid'ah al-shaitaniyyah, Siraj al-Ikhwan* and *Najm al-Ikhwan* (Islahi, 2008). At its developmental stage, *Hisbah* involved practical activities, in line with the peoples' general interest (Ibrahim *et al.*, 1997). Likewise, many social matters were affected by the duties of *Hisbah*, such as protecting innocent children, women and animals from abuse, road maintenance and cleanliness, prevention of alcoholic drinking and indecency (Ibn Khaldun, 2015). Thus, *Hisbah* is a joint effort in safeguarding the dignity and assisting the Muslim community (Elsargany, 2010). God, the Almighty directs that:

'Help ye one another in righteousness and piety but help ye not one another in sin and rancour' (Al-Quran, 5:2).

2.4. Importance of Hisbah in the Society

Hisbah is among the important control measures in the business dealings of Muslims. This is because of the high level of greed found among some traders which makes them to deliberately deviate from the rules of *Shari'ah* in business dealings (Mohiuddin & Haque, 2013). According to Attahiru (2018), control mechanisms similar to *Hisbah* are indispensable if stability is to be preserved in the society. The reason is that people differ in the extent of their *taqwa* (fear of God) and righteousness (Haron *et al.*, 2013). Ibn Taymiyyah asserted that one of the reasons why people tend to commit immoral acts is because of the long-standing practice in the society which makes it difficult for them to accept any change by trying to get some kind of support for their unethical acts, especially when it involves money (Hudhairi, 2008). Thus, people freely behave unethically in businesses despite their religious and cultural awareness because no authority brings them to order. Ibn Taymiyyah (n.d) emphasized that people's nature is that they need to be controlled in their daily affairs which as a result, needs an institution to ensure that control works. The objectives above can be achieved by applying the *Hisbah* principles in the Muslim community (Dogarawa, 2011). Abdullah (2010) said that fraud and dishonesty in businesses are part of human nature; therefore, it is the responsibility of the state to ensure that Muslims conduct their business transactions properly and ethically.

Furthermore, Haron *et al.* (2013) reported that ethical knowledge only could not guarantee fairness and transparency in business dealings. Also, integrity cannot be ensured because of rules and regulations alone without moral commitment, synergy must, therefore, exist between them for the intended objective to be realized. Accordingly, Allah and His Messenger Muhammad (PBUH) emphasizes the necessity to apply the *Hisbah* principles in the society. The Al-Quran decrees that:

'Let there arise out of you a band of people inviting to all that is good, enjoining what is right, and forbidding what is wrong: They are the ones to attain felicity' (Al-Quran, 3:104).

'Allah will certainly aid those who aid his (cause); - for verily Allah is full of Strength, Exalted in Might, (able to enforce His Will). (They are) those who, if We establish them in the land, establish regular prayer and give regular charity, enjoin the right and forbid wrong: with Allah rests the end (and decision) of (all) affairs' (Al-Quran, 22:40-41).

Likewise, in the *Hadith* reported by Sahih Muslim: 78 Prophet (PBUH) says:

'Whoever among you sees an evil action, let him change it with his hand (by taking action); if he cannot, then with his tongue (by speaking out); and if he cannot, then with his heart (by hating it and feeling it is wrong), and that is the weakest faith' translated by Al-Khattab (2007).

Imam Al-Ghazzali and Ibn Taymiyyah categorized the *Hisbah* principles into four categories: *muhtasib* (one who prevents sins); *muhtasab alayh* (one who commit sins); *muhtasab fihi* (the jurisdiction of muhtasib); and *ihtisab* (form of action) (Hudhairi, 2008; Al-Ghazzali, 1993). *Muhtasib* is also categorized into two: first, it is *muhtasib al mutadawwii* (volunteer *muhtasib*). *Hisbah* work on this category is *fard kifaayah*; and second, *Muhtasib Al-Muwalla* (appointed *Muhtasib* who is also called market supervisor). *Hisbah* work on this category is *fardain*. *Muhtasab alayh* is an individual or group that is commanded to do what is good and forbid what is wrong. Furthermore, *Muhtasab fihi* is the abandoned good that requires commandment and the openly practiced evil which must be prohibited, and finally, *Ihtisab* is the exercise or action of *Hisbah* (application of *Hisbah* principles). For *Hisbah* to function effectively in controlling the unethical menace in the society, a truthful person must be appointed by the constituted authority as *Muhtasib*. He is to work according to the guidelines given to him by the authority, together with his professional qualities and power of

enforcement (Al-Mawardi, 1966). The responsibilities of *Muhtasib* according to Al-Mawardi (1966); Ibn Khaldun (2015); Ibn Taymiyyah (n.d.) should include among others:

- Ensuring the safeguarding of Allah's right by establishing and enforcing the five daily prayers and Jum'at prayers and other obligatory activities.
- Denouncing all forbidden business transactions, such as invalid sales, usury and whatever *Shari'ah* prohibits (according to the consensus of scholars) and also preventive measures should be taken to avoid future occurrence.
- Denouncing cheating with regards to items of sale or any fraudulent act concerning prices, non-settlement of debts and prevents their occurrence and enforces punishment according to the situation.
- Preventing the practice of giving lesser weights and amounts through the use of deficient measures and balances. The *Muhtasib* may control and test the market weights and measures if there is doubt about them.
- Checking the activities of artisans in the markets to ensure that they are trustworthy, and their work meets the standards and is not defective.
- Checking illegal dealings between market traders and women.
- Making sure that there is no harm being done to passer-by traders by blocking the way.

Hisbah is necessary for the society since people differ in their faith and actions towards *Shari'ah* rulings. While some people are trying to establish a good relationship between them and their Creator as well as their fellow beings, some are trying to destroy the relationship by engaging in immoral acts that bring calamities to the society. Any immoral action has a societal repercussion. God says:

'Mischief has appeared on land and sea because of (the deed) that the hands of men have earned that (Allah) may give them a taste of some of their deeds: so that they may turn back (from Evil)' (Al-Quran, 30:41)

Siddiqi (2004) stressed that the Quran mentions the concept of '*fasad*' in many verses on immoral behavior which this study discusses, among others. These include: blood shedding (2:30), destruction of people and crops (2:205), severing the ties of kinship (47:22), dividing people into classes and discriminating between them (28:4), giving people less than full measure and wronging them in their goods (11:85; 26:183), arrogance borne of enormous wealth (28:77) and sexual perversion (29:28-30).

Hudhairi (2008) indicated that the most influential factors on ethics are faith and knowledge, ethical behaviour of a person and his peer group as well as other people who want to follow his path in exercising moral behaviour and lastly, authoritative influence. Al-Sullami (2014) expressed that a Muslim community is expected to behave morally in their culture and demonstrate good behaviour before enjoining other people to do what is good and forbidding evil. Acting differently will make them fall into those accused by God:

'Do ye enjoin right conduct on the people, and forget (To practise it) yourselves, and yet ye study the Scripture? Will ye not understand?' (Al-Quran, 2:44):

Qutb (2015) opined that the *Hisbah* principle is an imposition on the Islamic community, while simultaneously honouring and uplifting it to a grade that is beyond any other community. Qutb (2015) further asserted that the *Hisbah* principle is beyond preaching and verbal explanations because it conflicts with people's interests and desires, but it must be done through an authority that can enjoin and forbid. He emphasized that people are different in their attitude while some of them arrogantly hate justice and see every right as wrong and vice versa, some are simply lazy to carry out any instruction given to them (Qutb, 2015). According to Al-Tuwayjri (2001), a man makes a lot of mistakes with the support of *nafs* (his self) and the *Shaytaan*, and he quickly forgets. As the body needs treatment for its sickness, the soul and heart also require treatment for the diseases that cause evil and corruption. To get rid of these diseases, God directs the believers to use the medicine of enjoining that is good and forbidding what is wrong so that they will be successful. The Holy Quran, (104) and Sahih Al-Muslim:78 emphasized this.

3. Measurement Dimensions

The empirical research is guided by identifying and explaining the underlying dimensions of the *Hisbah* principles (HP) construct in the business context.

Hisbah in Ibadat

Al-Mawardi (1966) asserted that the principles of *Hisbah* are categorized into 'that which concerns the rights of God' and 'that which concerns the rights of individuals'. The one that concerns the rights of God includes commanding a group of people on religious obligations, such as observance of *Jum'at* and five daily congregational prayers. This is because neglecting this type of religious obligation will lead to the younger ones emulating the elders in this wrongful act and the evil will spread in society. As for the forbidding of what is wrong, the rights of God, consists of act of worship (such as someone who deliberately wishes to contradict the legal form of worship or change the nature of *Sunnah*), prohibited acts (involvement of dubious and suspicious situations) and acts of forbidden transactions (such as usury, invalid sales and all what *Shari'ah* prohibits). According to Ibn Taymiyyah, the most important thing is realizing that any authority in Islam aims to ensure that religion in totality belongs to God and the word of God should be the highest because He Almighty created man and jinn for only this purpose (Muhtar, 1987). Saleh (2010) added that the *Hisbah* principles deal with protecting the limits of God against any violation. According to Shafaat (1987), if this task of *Al Amrbilma'rufand Annahy anal munkaris* practiced in the Muslim community, all the remaining teachings of Islam will become a practice, while ignoring them means that the rest of Islam will also be overlooked. This principle also provides machinery that allows the Muslim community to fight against different moral and social ills and ensure the availability of spiritual and

moral health (Shafaat, 1987). Consequently, non-application of *Hisbah* principles in the society causes many problems in the society because of the sayings of the Prophet (PBUH) in *Sunan At-Tirmidhi*: 2169:

'By the one in Whose Hand is my soul, either you command good and forbid evil, or Allah will soon send upon you a punishment from Him. Then you will call upon Him, but He will not respond to you' translated by Khalliy (2007)

Hisbah in the market

Al-Mawardi (1966) reported that the command which concerns the rights of individuals is categorised into general and particular situations. The general situation consists of what affects the religious and social activities of the community. An example of that is the repairs of the water supply of a town if it fails, or the Friday prayer's mosque if in a state of disrepair or if travellers who arrived in the night are in a state of need and other similar situations that affect the society in general. The individual situation, on the other hand, involves commanding the fulfilment of delayed rights, claims and debts when they are overdue, supervision of market mechanism or guardianship of a minor after the decision of a judge, among others (Al-Mawardi, 1966). As for the forbidding of what is wrong, Those concerning the rights of individuals include denouncing of any act aimed at infringing the rights of another person (Al-Mawardi, 1966). Similarly, Saleh (2010) said the existence of *Hisbah* is to ensure the preservation of five universal needs for mankind which consist of faith, life, lineage, reason and wealth. He said that Ibn Taymiyya also emphasizes on the need to live together as members of the society and also to establish mutual assistance for the effectiveness of people's welfare in this world and the hereafter. Non-application of *Hisbah* principles in the business activities is among the major causes of destruction in most businesses. It is reported in the Hadith of Ibn Majah: 4019 reported that Prophet (PBUH) said:

'Immorality never appears among people to such an extent that they commit it openly, but plagues and diseases that were never known among the predecessors will spread among them. They do not cheat in weights and measures, but they will be stricken with famine, severe calamity and the oppression of their rulers' translated by Al -Khattab (2007).

4. Methodology

In this study, *Hisbah* principles are operationalized as principles that guide the compliance to the requirement of Islamic law (*Shari'ah*) in the society. *Hisbah* principles are aimed at moderating the influence of Muslim's religiosity and culture towards complying with Islamic business ethics. This study developed a total of 10 items in accordance with the duties of *Muhtasibin* the application of *Hisbah* as explained by Al-Mawardi in page 341 of his book, *Al-Ahkam As-Sultaniyyah* as highlighted in Table 4.2.

The demographic results of the respondents indicated that the respondents of the survey consist of 155 traders and 243 customers who are the major players in the market, while Islamic scholars possess the Islamic understanding of *Hisbah* and the *Hisbah* officers are the policy implementers apart being part of traders. Regarding the age group, 77.7% of the participants are between the ages of 30-59 years. This is because most of the people above 60 years in Sokoto are represented by their family members in marketing activities because of old age, while those below 30 years are mostly students. Table 1 presents the details of the demographic results

Characteristics	Frequency	Percentage%
Gender		
Male	378	77.5
Female	110	22.5
Marital Status		
Married	298	61.1
Single	174	35.7
Divorced	10	2.0
Widowed	6	1.2
Age		
18-29	79	16.2
30-39	148	30.3
40-49	119	24.4
50-59	112	23.0
60 and above	30	6.1
Category		
Traders	155	31.76
Customers	243	49.80
Islamic scholars	58	11.89
<i>Hisbah</i> officials	32	6.55
Educational level		
Informal education	138	28.3
Diploma/NCE	194	39.8
Degree/HND	127	26.0
Postgraduate Degree	29	5.9

Table 1: Demographic Profile of the Total Sample

The study used a self-administered survey questionnaire technique. A pilot test was conducted in this study to test the validity and reliability of the study instrument and also to run the exploratory factor analysis (EFA) as the study had to validate the scale of the variables and assess the extent to which the data met the structure of this study. Furthermore, the opinion of the focus group was employed. Focus group is a form of group interview that takes advantage of the communication between the stakeholders of the research for the generation of data (Kitzinger, 1995). This method is useful particularly to explore people's experiences and knowledge which can also be used to study not only the thinking of the people but how they think and why they think that way about the items in the questionnaire. This study also used six expertstorate the items ofthe constructs. Additionally, two more experts were employed by the study to translate the questionnaire to Hausa language which is the local language of the research environment. This study extracted many recommendations from the experts' comments that lead to the amendment, addition and removal of some items in the questionnaire. After the expert's validation, this study employed one of the widely used methods of assessing content validity which was developed by Lawshe (1975). This method essentially seeks to determine the agreement among the experts on how essential a particular item is. Lawshe (1975) suggested that for each of the subject matter, an expert of that panel should respond to any of the following questions for each item as: Is the skill or knowledge by this item 'essential', 'useful but not essential', or 'not necessary' to the performance of a particular concept or construct? Lawshe argued further that if more than half (50%) of the experts indicate the item is essential then the item has some level of content validity, and the more the experts agree that an item is 'essential', the greater the content validity. In this regard, 10 items were retained based on Lawshe's techniques. Factor analysis was used as a technique for studying the interrelationship among the variables (Venkatraman, 1989). Construct validity comprises exploratory analysis using varimax rotation and principal component analysis (PCA) for ascertaining construct validity. Field (2009) explained that cumulative percentage of variance with eigenvalue greater than one is considered significant.

5. Results

As indicated in Table 4.7, the results of the exploratory factor analysis (EFA) of '*Hisbah*principles' had two components. The first component was labelled '*Hisbah*in the market' and it had seven items. The second component represented '*Hisbah*in*badat*' and consisted of three items.

	HP	ITEMS	Factor loadings	
<i>Hisbah</i> in the market	HP4	I believe that application of the <i>Hisbah</i> principles in business dealings will improve the morality of Muslims and reduce unethical activities	.827	
	HP5	Application of <i>Hisbah</i> principles in my opinion, will ensure the protection of the rights of traders and customers	.817	
	HP6	I believe that application of <i>Hisbah</i> principles will serve as a measure of settling market disputes in business dealings	.812	
	HP7	Enlightenment of traders on Shariah rulings in business in my opinion is part of the functions of <i>Hisbah</i>	.799	
	HP8	Unethical cultures in business will be reduced when principles of <i>Hisbah</i> are applied in business dealings	.798	
	HP9	I regard the function of market supervision by <i>Muhtasib</i> as a way of ensuring justice	.743	
	HP10	In my opinion Government should be responsible for enforcing the application of <i>Hisbah</i> principles in business places to ensure compliance	.653	
<i>Hisbah</i> in <i>badat</i>	HP1	I understand that enjoining what is right and forbidding what is wrong is a collective responsibility of all Muslims		.798
	HP2	I am aware that ensuring the performance of <i>Ibadatis</i> among the principles of <i>Hisbah</i>		.726
	HP3	In my opinion, <i>Muhtasib</i> must have the basic knowledge of the principles of <i>Hisbah</i>		.722
		Eigen value	4.266	1.691
		Reliability (Cronbach alpha)	.787	
		Cumulative Variance Explained by all the factors	59.57%	
		KMO .873; Approx. Chi-Square1913.845; Sig.000		

Table 2: *Hisbah* Principles Measurement

The normal decided lower limit is 0.70 on Cronbach's alpha, and this relates to the reliability coefficient that evaluates the consistency of the whole scale, even though it can decrease to .60 in exploratory research (Hair *et al.*, 2007). Hence, Cronbach's alpha coefficient was employed in this study to measure the internal consistency of the instrument by using SPSS version 22. The reliability analysis as indicated in Table 4.2 discloses that the constructs have reliability higher than the recommended level of 0.70. This indicates that the instrument has internal consistency and reliable. The test of KMO of sampling adequacy and Bartlett's test of sphericity are indicators for evaluating the appropriateness of using factor analysis (Cooper & Schindler, 2014; Zikmund, Babin, Carr, & Griffin, 2009). As highlighted, the measure of KMO for

the items in the construct is acceptable because it is above 0.60. As for the Bartlett's test of sphericity, all the results are significant ($P=0.000$). The result also indicates that the cumulative percentage of variance explained by the components of the construct is reasonable. Furthermore, Hair *et al.* (2010) indicated that only items with factor loadings greater than 0.50 are considered for measurement model specifications. The results indicate that all items have factor loadings above 0.50 which signifies that all items can be used for the measurement model

6. Conclusion

The goal of Islamic ethics in marketing is to eliminate oppression, injustice, exploitation and inequality from the society. Adapting to Islamic values by traders in the market could enhance their relationship with their Creator as well as the business partners. The finding of this study indicates that enforcement of Islamic principles of *Hisbah* marketing will greatly reduce immorality and at the same time sanitize the activities of the market. This study is conducted with a view to filling the gap that existed due to lack of literature as it affects the measurement of *Hisbah* principles in the Islamic marketing context. To achieve the objective, the study reviewed the extant literature from the Holy Quran and Hadiths of the Holy Prophet Muhammad (P.B.U.H) that led to the development of new measurement of 10 items for *Hisbah* principles. The items were developed from the duties of *Muhtasibin* the application of *Hisbah* explained by Al-Mawardi in page 341 of his book, *Al-Ahkam As-Sultaniyyah*. The questionnaire was validated by the experts, then confirmed by the focus group and pilot study. This also led to the running of reliability analysis and EFA with the actual data of the study. The results of the analysis indicate that the construct of *Hisbah* principles has Cronbach's alpha of 0.787; KMO of 0.873; Approximate Chi-Square of 1913.845; significance = 0.000; and Cumulative variance explained of 59.57%; which indicate that the construct meets the requirements. At the end of the analysis, it was found that the measurement of *Hisbah* principles has two dimensions, namely *Hisbah* in the market with 7 items and *Hisbah* in *Ibadat* with 3 items. Researchers and professionals in the field of Islamic business may use the findings of this study in the development of their future researches.

Accordingly, this study has some limitations. First, this study was conducted in Sokoto because of its relevance being the seat of the caliphate in Nigeria, future studies should look at some other regions in the country and beyond. Third, the study targets only a specific economic group (traders). Future studies should look at the other players in the market. Finally, this study suggests that there is a need to improve the understanding, interpretation and enforcement of Islamic values and rules of business in every aspect of marketing. Religious and community leaders as well as the association of traders have a significant role to play in ensuring that only Islamic values are practiced in their trading activities throughout the world.

7. References

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