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CONTENTS

Sr. No.	TITLE & NAME OF THE AUTHOR (S)	Page No.
1.	SOCIO-ECONOMIC INFLUENCE OF SHARI'AH ON CONSUMERS' MOTIVES AND PERCEPTION IN ZAMFARA STATE, NIGERIA <i>DR. HALIRU BALA</i>	1
2.	EFFECTIVENESS OF COMPUTER ASSISTED INSTRUCTION IN RELATION TO THE LEARNING OUTCOMES OF THE ENGINEERING MANAGEMENT STUDENTS OF UNIVERSITY X <i>MA. TEODORA E. GUTIERREZ</i>	4
3.	IDENTIFYING TECHNOLOGICAL PARAMETERS EFFECTIVE ON COMPETITIVENESS OF SMALL AND MEDIUM-SIZED RESIN COMPANIES ACCORDING TO UNIDO MODEL: CASE STUDY OF IRAN KEATON POLYESTER MANUFACTURING COMPANY <i>EHSAN GHASEMI, SEYED REZA HEJAZI, ABOLGHASEM ARABIOUN & REZA ALIBAKHSHI</i>	6
4.	IMPACT OF ISLAMIC BUSINESS ETHICS ON FAMILY CONSUMPTION DECISION MAKING IN ZAMFARA STATE, NIGERIA <i>DR. HALIRU BALA</i>	12
5.	ETHICAL ISSUES AND CONSUMER PERCEPTION ABOUT BRANDED AND UNBRANDED MILK PRODUCTS: THE EMERGING SCENARIO <i>DR. ASHOK AIMA & NARESH SHARMA</i>	15
6.	SOFTWARE PROJECT MANAGEMENT - BEST PRACTICES <i>DR. K. A. PARTHASARATHY</i>	19
7.	RECALLING ANCIENT WISDOM FOR A SUSTAINABLE DEVELOPMENT <i>DR. PADMA SHANKAR</i>	23
8.	RADIO FREQUENCY IDENTIFICATION (RFID) <i>TANAJI D. DABADE, DR. SHIVAJI U. GAWADE & ALEKHA CHANDRA PANDA</i>	27
9.	SERVICE QUALITY MODELS IN HEALTHCARE - A REVIEW (1990-2010) <i>K. VIDHYA, DR. C. SAMUDHRA RAJKUMAR & DR. K. TAMILIYOTHI</i>	34
10.	A I R E P: A NOVEL SCALED MULTIDIMENSIONAL QUANTITATIVE RULES GENERATION APPROACH <i>SAPNA JAIN, DR. M. AFSHAR ALAM & DR. RANJT BISWAS</i>	45
11.	AN ANALYSIS OF ONLINE IDENTITY MANAGEMENT TECHNIQUES <i>APARAJITA PANDEY & DR. JATINDERKUMAR R. SAINI</i>	53
12.	PAPR REDUCTION OF OFDM BASED ON ADAPTIVE ACTIVE CONSTELLATION EXTENSION <i>NEELAM DEWANGAN & MANGAL SINGH</i>	56
13.	ANALYZING THE OUTPERFORMING SECTOR IN THE VOLATILE MARKET <i>DR. SANDEEP MALU, DR. UTTAM RAO JAGTAP & RAHUL DEO</i>	60
14.	AN ANALYTICAL STUDY OF JOB STRESS AMONG SOFTWARE PROFESSIONALS IN INDIA <i>DR. SURENDRA KUMAR</i>	65
15.	PROCESS FRAMEWORK FOR BUSINESS VALUE ENHANCEMENT BY IMPROVING OPERATIONAL EFFICIENCY <i>RAMAKRISHNAN. N</i>	71
16.	AN OVERVIEW OF SUPPLY CHAIN MANAGEMENT PRACTICES IN INDIAN AUTOMOBILE SECTOR <i>R.VENKATESHWAR RAO</i>	75
17.	AN EMPIRICAL STUDY OF BRAND PREFERENCE OF MOBILE PHONES AMONG COLLEGE AND UNIVERSITY STUDENTS <i>DR. DINESH KUMAR</i>	81
18.	ICT IN BANKING SECTOR: DISASTER AND RECOVERY OF INFORMATION <i>GAGAN DEEP, SANJEEV KUMAR & ROHIT KUMAR</i>	86
19.	CREDIT CARDS AND ITS IMPACT ON BUYING BEHAVIOUR: A STUDY WITH REFERENCE TO RURAL MARKET <i>P.MANIVANNAN</i>	89
20.	EMERGING APPLICATIONS AND SECURITY FOR VoIP: A STUDY <i>HEMA JANDSALAR & DR. B. S. JANGRA</i>	93
21.	SUCCESSION PLANNING IN INDIAN BANKING SYSTEM: A STUDY CONDUCTED AMONG BANK OFFICERS OF COIMBATORE <i>DR. RUPA GUNASEELAN & S.DHANA BAGIYAM</i>	96
22.	A CONCEPTUAL STRUCTURE FOR KNOWLEDGE MANAGEMENT MODEL IN HIERARCHICAL DISTRIBUTED ENVIRONMENT: CASE STUDY OF KNOWLEDGE SHARING AMONG DIFFERENT GOVERNMENT ORGANIZATION WORKING FOR PLANNING AND FACILITATING WATER RESOURCES IN UTTARAKHAND STATE <i>JATIN PANDEY & DARSHANA PATHAK JOSHI</i>	99
23.	A DNA-BASED ALGORITHM FOR MINIMUM SPANNING TREE PROBLEM USING TEMPERATURE GRADIENT TECHNIQUE <i>B.S.E.ZORAIDA</i>	102
24.	MARKET BASKET ANALYSIS: A DATA MINING TOOL FOR MAXIMIZING SALES & CUSTOMER SUPPORT <i>KALPANA BABASO SALUNKHE, MURLIDHAR S. DHANAWADE & SACHIN PATIL</i>	107
25.	FAULT DETECTION IN NETWORKS BASED ON DYNAMIC INTERVAL BASED ACTIVE PROBING <i>BANUMATHI R</i>	110
26.	ISSUES AND CHALLENGES IN ELECTRONIC WASTE <i>DR. KUNTAL PATEL & NIRBHAY MEHTA</i>	113
27.	STUDY ON CSR OF WIPRO, TATA & RIL <i>SHWETA PATEL & ZARNA PATEL</i>	116
28.	EMPOWERING RURAL WOMEN – ROLE OF MICROFINANCE <i>DR. NANU LUNAVATH</i>	119
29.	ROLE OF E-LEARNING IN EDUCATION: A STUDY OF UNIVERSITY OF JAMMU <i>ANJU THAPA</i>	126
30.	ADVERTISING: DO THEY HELP CONSUMERS IN MAKING SOUND PURCHASE DECISIONS? <i>PINKI</i>	130
	REQUEST FOR FEEDBACK	132

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IMPACT OF ISLAMIC BUSINESS ETHICS ON FAMILY CONSUMPTION DECISION MAKING IN ZAMFARA STATE, NIGERIA

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ABSTRACT

The study examines the relationship between Islamic business ethics and family consumption decision making in Zamfara State. The primary data were collected through questionnaires administered on three hundred and eighty seven respondents comprising two hundred and eighty two (282) male and one hundred and five (105) female drawn from three local government areas of Zamfara State; Tsafe (129), Bungudu (129) and Gusau (129). The multi-stage sampling technique involving statistical random selection process was used in selecting three villages from each local government areas. Three wards were randomly selected from each local government areas. Forty-three (43) households were randomly selected from the three wards in each of the three local government areas. Descriptive and inferential statistical tools were employed in the data analysis. The result of the analysis shows that Islamic business ethics and family consumption decision making has a prominent relationship.

KEYWORDS

Islamic, Business Ethics, Family, Consumption, Decision-Making, Zamfara.

INTRODUCTION

Islamic business ethics may be defined as the set of moral principles that distinguish what is right from what is wrong in business practices. It is a normative field because it prescribes what one should do or abstain from doing. Islamic business ethics, sometimes referred to as Islamic management ethics or Islamic organizational ethics, simply limits its frame of reference to organizations. What is considered Islamic business ethical behaviour may depend on the factors that define and affect business ethical behaviour. These factors are legal interpretation, organizational factors, individual factors such as stages of moral development, personal values and personality, family influence, peer influences, life experience, and situational factors.

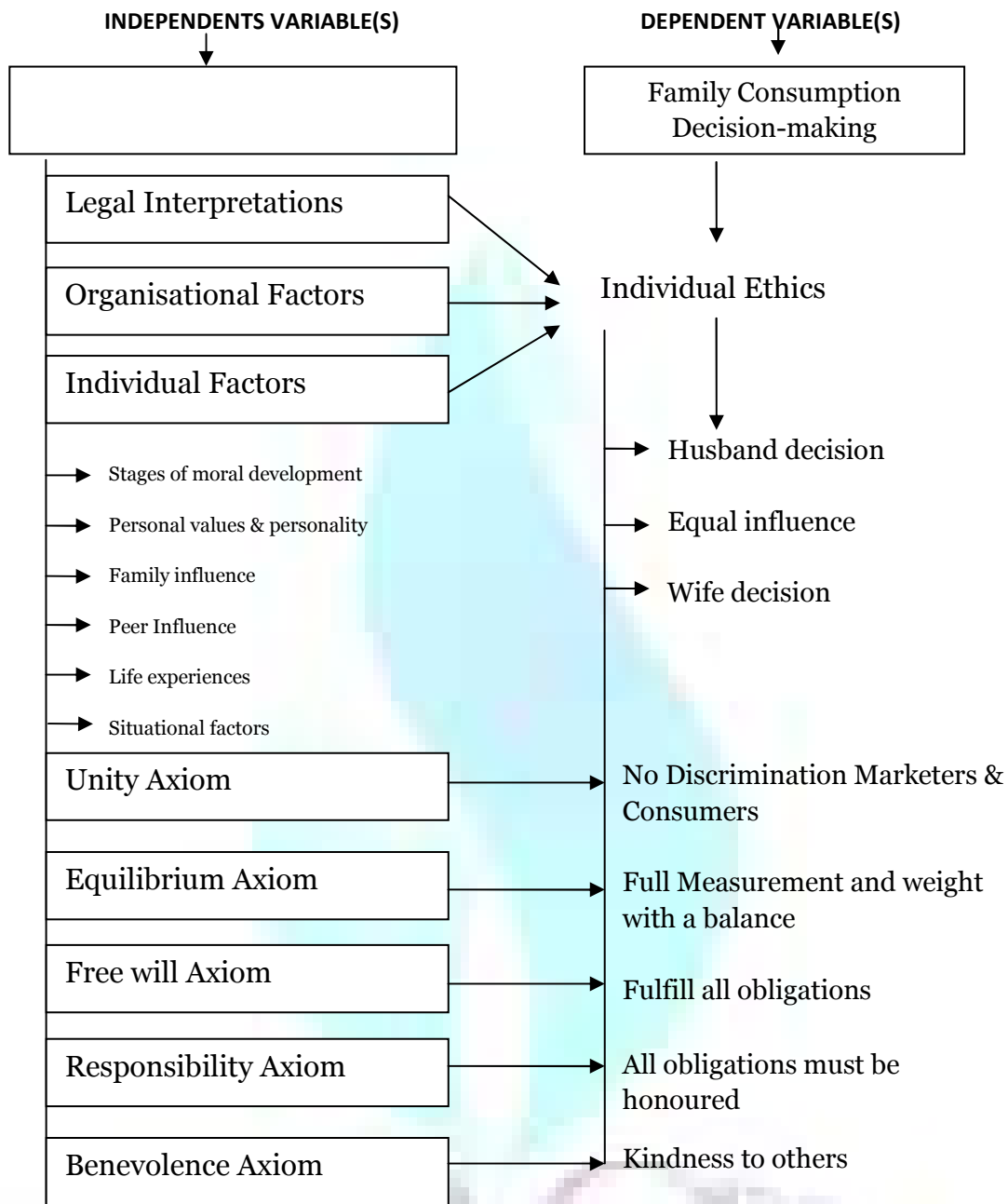
Family consumption decision making in Islam rests firmly on four basic hypotheses: Consumption decision making is indissolubly linked, through unity, with man's ethical environment; by virtue of the basic quality of equilibrium, there must obtain a just balance among the basic production, consumption and distribution relationships; Free will, translated onto the business space, require that Muslim consumer's freedom and state control be suitably combined to reflect the distinctive Islamic concept of human freedom and the axiom of responsibility dictates a conscious policies of redistribution and resource transfers among various classes and groups of the society. This paper spells out these hypotheses and their logical. Consequences for the distinctive type of family consumption decision making required of the Muslim family consumer behaviour according to Islamic business ethics. This paper also takes a broader perspective and examines family consumer decision making in the context of all types of consumption choices, ranging from the consumption of new products to the use of old and established products. Also, it considers family consumers decisions not as the end point, but rather as the beginning point of a consumption process.

OBJECTIVE OF THE STUDY

The study examines the relationship between Islamic business ethics and family consumption decision making in Zamfara State, Nigeria.

THEORETICAL/CONCEPTUAL FRAMEWORK

FIGURE 1: MODEL OF IMPACT OF ISLAMIC BUSINESS ETHICS ON FAMILY CONSUMPTION DECISION-MAKING



Source: Bala (2009)

METHODOLOGY

INSTRUMENT

A total of 387 questionnaires were administered to collect information pertinent to the study. The questionnaires were drawn in English language and were translated in Hausa. The questionnaires were subjected to a validation process. Copies of the questionnaires were given to a panel to experts for validation. The experts were from the Departments of Economics, Political Science and Sociology, Usmanu Danfodiyo University, Sokoto. Also, two additional experts from the Department of English, Polytechnic, B/Kebbi and one experts in *Shari'ah* Law. The comments and suggestions made were utilized in restructuring the research instrument. The validation exercise ensure not only the face validity of the questionnaire but also its content validity. The validation of the research instrument is necessary in order to ensure that; the concepts of the study it measured what it was designed to measure within the context of the research objectives. Two groups of variables, dependent and independent variables were characterized and measured through the application of nominal, ratio, and likert scales.

SAMPLING PROCEDURE

The primary data were collected through questionnaires administered on three hundred and eighty seven respondents comprising two hundred and eighty two (282) male and one hundred and five (105) female drawn from three local government areas of Zamfara State; Tsafe (129), Bungudu (129) and Gusau (129). The multi-stage sampling technique involving statistical random selection process was used in selecting three villages from each local government areas. Three wards were randomly selected from each local government areas, forty-three (43) households were randomly selected from the three wards in each of three local government areas.

RESULTS AND DISCUSSIONS

The data in table 1 showed that husband level of participation of family on consumption decisions making before the re-introduction of *Shari'ah* scored high at 55.8 percent while during the re-introduction of *Shari'ah* it scored very high at 68.8 percent. Table 1 also revealed that both husband's and wife's equal influence on consumption decisions making before the re-introduction of *Shari'ah* scored high at 47.9 percent while during the re-introduction of *Shari'ah* it was

very high at 82.7 percent. With regards to wife's level of participation in consumption decision making before the re-introduction of *Shari'ah* scored high 47.4 percent while during the re-introduction of *Shari'ah* it scored very high at 60.5 percent. These results obtained in this study confirm the work of Schiffman and Kanuk (2000) found that the family is a major influence on the consumption behaviour of its members: it is also the prime target market for most products and product categories.

TABLE 1: PERCENTAGE DISTRIBUTION SCORE ON MUSLIM FAMILY CONSUMPTION DECISION

No.	Items	Very High	High	Average	Low	Very low	Total
1	Husband decides before the re-introduction of <i>Shari'ah</i>	15 (3.9)	216 (55.8)	142 (36.6)	14 (3.7)	-	387 100
2	Equal influence (Husband and Wife) before the re-introduction of <i>Shari'ah</i>	5 (1.3)	185 (47.9)	176 (45.3)	19 (5)	2 5	387 100
3	Wife decides before the re-introduction of <i>Shari'ah</i>	5 (1.3)	184 (47.4)	159 (41.1)	34 (8.9)	5 (1.3)	387 100
4	Husband decides during the re-introduction of <i>Shari'ah</i>	266 (68.8)	115 (28.6)	6 (1.6)	-	-	387 100
5	Equal influence (Husband and wife) during the re-introduction of <i>Shari'ah</i>	319 (82.7)	56 (14.1)	3 (.8)	9 (2.4)	-	387 100
6	Wife decides during the re-introduction of <i>Shari'ah</i>	234 (60.5)	132 (34)	12 (2.4)	9 (3.1)	-	387 100

Source: Field Survey 2009

Note % is in parenthesis

TABLE 2: T-TEST COMPARISON OF MUSLIM FAMILY CONSUMPTION DECISIONS DURING SHARI'AH

Variable(s)	N	Mean	Std Dev	df	r-val	Pval
Before <i>Shari'ah</i>	387	10.43	1.70	381		
					42.93	0.000
During <i>Shari'ah</i>	387	13.97	1.38	381		

Source: Field Survey, 2009

Statistically significant; $p < 0.0000$

HYPOTHESIS

Ho : Islamic Business Ethics have no significant impact on Muslim Family consumption decision-making.

Hi : Islamic Business Ethics have significant impact on Muslim family consumption decision-making.

One hypothesis only was advanced and subjected to statistical analysis. The hypothesis, which predicted that Islamic business ethics have no significant impact on Muslim family consumption decision making, was subjected to t-test comparison. The result is presented in Table 2. In testing this hypothesis, subject scores on Muslim family consumption decisions before *Shari'ah* was compared with their scores during *Shari'ah* using t-test (comparison method). The result presented in table 2 showed that there is significant difference on Islamic business ethical issues between Muslim family consumption decisions before and during *Shari'ah* [$t(381)=42.93; p \leq 0.000$]. Based on the result, the hypothesis was confirmed that Islamic business ethics have impact on Muslim family consumption decisions making. Therefore, the null hypothesis, which states that Islamic business ethics have no significant impact on Muslim family consumption decision making is rejected, and alternate hypothesis, which infer that Islamic business ethics have significant impact on Muslim family consumption decision making is accepted. This finding is in line with that of Beekun (1997) study which found that what is considered ethical consumption behaviour may depends on the factors that define and affect consumption ethical behaviour. Factor affecting one's consumption ethical behaviour include; motivational influence, personal influence, family, peer influence and life experiences.

CONCLUSION

It has been discovered that Islamic business ethics have impact on Muslim family consumption decision making on basic purchase or consumption decision such as; to purchase or consume a product or service or not to purchase or consume a product or service. On brand purchase or consumption decisions, Islamic business ethics have impact on Muslim family consumption decision such as; to purchase or consume a specific brand, one's usual brand, a basic model, a new brand, a standard quality, an on-scale brand, a national brand, one's usual brand or some other established brand, more or less than a standards quality, a non-scale brand and a store brand. On channel purchase decisions, Islamic business ethics have impact on Muslim family consumption decision such as; to purchase from a specific type of store, one's usual store, in-home by phone or category, a local store, from some other type of store (e.g. a discount store), from some other store, in-store merchandise and from a store requiring some travel (out-shopping). On payment purchase decisions, Islamic business ethics have impact on Muslim family consumption decision such as; to pay for the purchase with cash, to pay for the purchase with a credit cards, to pay the bill in full when it arrives or to pay for the purchase in installments.

RECOMMENDATIONS

- There is a need for marketers and policy makers to determine how Muslim family makes its purchase decisions and the impact of Islamic business ethics on how the Muslim family affects the future purchase behaviour of its members.
- Marketers and policy makers should be interested in Muslim family consumption decision making process, for a consumer to make decision; more than one alternative must be available. The decision not to buy is also an alternative.
- Marketers and policy makers also should determine how specific subcultural membership interacts to influence the consumer purchase decisions such as Islamic ethics.

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