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Determining Factors of Consumption in Islamic Countries in The World with Political Stability as a Moderating Variable

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Abstract

Consumption is an object of study that has a different point of view between capitalists and Islam. The concept of consumption in the capitalist emphasizes utility or satisfaction, while in Islam it emphasizes benefit. This is a polemic between the two in understanding consumption. Indeed, maximum consumption while still paying attention to the benefit is a concept that needs to be achieved. Muslim communities who are members of the world's Islamic countries should have implemented this concept, but they are still classified as consumptive. For this reason, this study aims to determine what factors are driving consumption levels in the world's Islamic countries from 2011-2020. This study uses a quantitative study with multiple linear regression method. The ordinary least square model is expected to provides an empirical description of what factors can affect consumption in Organization Islamic countries. The result provides an empirical picture that income is the main indicator as a trigger for increased consumption. In addition, the interest rate offered in investment and the exchange rate against the dollar also makes consumer behavior able to increase consumption patterns. Furthermore, the pattern of household consumption is strongly influenced by the political stability that exists in the Islamic countries of the world. In addition, this government policy can strengthen the relationship between consumption and the exchange rate to encourage higher consumption. This result is expected to be an evaluation material for the governments of Islamic countries in the world to continue to pay attention to the consumption patterns of their people so that they are not included in the consumptive group, but consume productively and still pay attention to maslahah.

Keywords: consumption, income, interest rate, exchange rate, political stability

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1. PENDAHULUAN

The problem of consumption is still a long polemic for Muslim economists and capitalists (Kuran, 2018). The reason is that both sides have various arguments, such as Maulidizen (2020) who represents that consumption must be by *syara*', by upholding ethical values, Jevons & Menger (1976) and Nistico (2016) emphasizing the theory of marginal satisfaction value, namely how to consume it to the maximum. So the higher the material value achieved by a person, the higher the consumption value. So from the many studies on consumption conducted by researchers such as Bradley (2021),

Mukhtarov (2022), and Nguyen, Le, Pham, & Cox (2022), the result is that they are still in their respective positions.

Consumption in Islam upholds *maslahah* values and does not attach importance to utility. However, is the Muslim community fully consuming according to the rules of syara'? We can see this in the Muslim community who are members of the Islamic countries of the world. Anif Afandi & Amin's (2019) research explains that in Islamic countries themselves, economic activities should be carried out based on Islamic values. However, the fact is that economic activity is still dominated by consumption activity as

the largest contributor to economic growth (GDP). This proves that the majority of people in Islamic countries still tend to be consumptive. This means that when they have more income, they choose to spend it

directly, not by carrying out productive economic activities, such as starting a business to create jobs, investing to have long-term assets, and other economic activities.

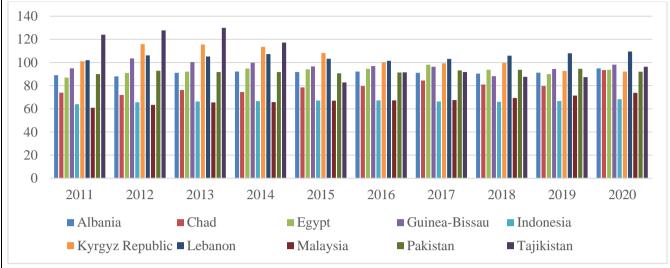


Figure 1. List of Consumption Expenditures of 10 World Islamic Countries (%)

Source: World Bank (2022)

Based on the World Bank report (2022) in graph 1 above, we can see that the percentage of consumption has increased significantly every year. The country of Lebanon placed first in 2020, at 108%, followed by Guinea-Bissau at 98%, and Albania at 95%. Meanwhile, members of Asian Muslim countries such as Malaysia and Indonesia ranged between 74% and 68%, respectively. This illustrates that high levels of consumption reflect low levels of productivity (Haq & Tanveer, 2020; Yeisa & Rani, 2020).

There are several determinants of consumption in Muslim countries in the world, such as people's income levels, interest rates, and the average exchange rate of each OIC currency against the US dollar. This variable is often used as an indicator that affects consumption in various parts of the world, such as research conducted by Zainuddin (2020) in Indonesia, Christelis, Georgarakos, Jappelli, & Kenny (2020) in 6 European countries, Habanabakize (2021) in South Africa, and Xiong et al. (2021) in China. However, from the overall research, there is still minimal attention to the role of political stabilization as a third variable (moderation) in its influence on consumption. For this reason, the author takes steps to examine more deeply the relationship between the two.

The relationship between political stabilization and consumption needs to be studied, because field data obtained from world governance indicators

(WGI), turns out that political stabilization in many Muslim countries in the world is still below the WGI standard, which is below 2.5. This is the reason why many scholars have recently paid much attention to the political stabilization variable as a third variable in their research, such as Benvenuto, Avram, Avram, & Viola (2021) in Romania and Italy, Mishra, Jain, & Manogna (2021)in India. Rehman et al. (2021)in the developing world, and Ihsan (2021) in the Muslim world. The low index illustrates that governance in Muslim countries in the world is still bad so it will have a major impact on their consumption behavior. This is relevant to the high level of consumption that occurs in the Muslim world. In fact, in the context of Islam, Faris (2016) describes that Islamic teachings not only encourage people to actively worship God but also pay attention to their consumption patterns. Consumption is a natural thing, but it is not classified as consumptive and attaches importance to utility as implemented by capitalist economists. But also still have to pay attention to the problem by increasing productivity. Productive countries tend to make large contributions to their countries, such as increasing employment, reducing unemployment, and increasing national income (International Labour Organization, 2020; Shambaugh, 2020; dan Wafi, 2021).

1.1. Literature Review

Consumption is an aggregate variable that is popular and in demand by many scholars in various

countries, such as Polder (2016) in Sweden who raised the issue of consumption in his thesis. It examines the aggregate consumption function using the concept of cointegration and explores whether consumption, income, financial wealth, and housing wealth have long-term trends. With the help of the vector error correction model (VECM), Polder revealed that financial wealth and income have a long-term effect on consumption, while housing wealth does not indicate a significant effect on consumption.

Usually, with a high income, consumption will also be relatively high. Both of these have become valid arguments and have a positive correlation. Orhan's (2020) research in Azerbaijan proves that looking at high household incomes, can increase energy consumption. In addition, Khan dan Rehan (2020) reinforces that emission consumption is increasing in Pakistan due to more income. Recent research by Magazzino, Mutascu, Mele, & Sarkodie (2021) makes this argument more valid by proving income has a positive effect on consumption in Italy.

The strong correlation between income and consumption is expected to have a positive effect on the country in general and on consumers in particular. The positive effect referred to by the researcher is consumption which can encourage the wheels of the country's economy, but also make the people consumptive consumers. Like consuming productive but not excessive. He consumes only according to his needs and seems to limit himself to not israf. So the income earned by the household is set aside for business or investment to make it more productive.

This concept was adopted by people in the UK, Martin Woodhead (2021) in his research examining the concept of consumption in the era of economic popularity that occurred in the UK. By interviewing selected respondents, Martin revealed that the concept of consumption in the UK applies a minimalist concept, namely reducing consumption voluntarily. Consumers actively buy less, use and maintain what they have, and consider ethics. For some, such practices are based on strong ethical environmental motivations. While for others, their motivation is related to their well-being. This concept should be applied by the Muslim world community, namely reducing consumptive things while still paying attention to productivity.

Consumptive behavior is usually influenced by several things, such as high income, interest rates obtained from investments, and the exchange rate obtained by the community. In addition to the above influences, this behavior is also caused by the existing political stability in a region or country. For this reason, these variables will be the focus of research with the world's Islamic countries as the object of study.

1.2. Theory Consumption

Needs dharuriyah in human life so that every individual or group will do what is called consumption. Because it is a primary need, Islam as rahmatan lil alamin certainly has its own rules in regulating all the activities of its people. Islamic Economic Theory distinguishes needs and wants that are not carried out by conventional economics (Anif Afandi & Amin, 2019). Al-Ghazali talks about needs, namely things that must be met, such as basic needs in the form of primary needs. While wants are types of basic needs that are secondary or even tertiary that do not require fulfillment (Nasution, 2017). individuals or groups who have more material (money) are not necessarily entitled to spend it on everything and in whatever amount they want. In addition to the limits of desire, another limitation that must be considered is that a Muslim must prioritize virtue (maslahah) over advantages (israf). Islam forbids the demand for goods with the intention of splendor, luxury, or extravagance which conventional economics does not matter.

Income

Income is the most important and main determinant of consumption (Hutajulu & Rahmadana, 2015). The theory put forward by Keynes (1936) is called the absolute income hypothesis based on the underlying psychological law of consumption which states that if income increases then consumption will also increase. Milton Friedman (1957) also suggests that consumption is strongly influenced by fixed or permanent income. The greater the fixed income of an individual or group, the higher the level of consumption.

Interest Rate

Consumption is an important topic in economics that has been studied by economists from various sectors. In most consumption theories, consumption and saving go hand in hand because when a household decides not to consume, the household emphasizes saving (Kabwe, 2020). Several models are used to describe consumer motivation: the life cycle theory of prudence, independence, intertemporal substitution

(to enjoy interest), refinement to enjoy higher spending), enterprise, inheritance, greed, and advancement (Karlan, Morduch, Rodrik, & Rosenzweig, 2010 & Aidoo-Mensah, 2018).

Among the theories widely used to describe the patterns and characteristics of how interest rates shape consumption and savings include the Absolute Income Hypothesis by Schumpeter & Keynes (1936), the Permanent Income Hypothesis by Friedman (2000), and the Life Cycle Hypothesis by Modigliani (1963). These theories will be used in this paper to contextualize the topic under investigation in Indonesia.

Exchange Rate

The exchange rate of the rupiah against the US dollar influences the demand for goods and services in the community (Mbate, Rozari, & Amtiran, 2019). Starting from the demand for money, Ghumro (2016) says that in consuming goods and services, the variance of the exchange rate against the demand for money in an open economy will determine consumption activities. This is because the weakening of the exchange rate will result in quite high inflation and will make the prices of goods and services high. This statement also clarifies and strengthens the statement of Arango & Nadiri (1981), that the exchange rate plays an important role in the demand for domestic money. The weakening of the rupiah exchange rate will have an impact on consumption in the form of investment. Investors will be very careful in making investments because of fluctuations in exchange rates which will have a major impact on their economic activities. So it is not surprising that many scholars remind the influence of the exchange rate on investment (Qing & Kusairi, 2019; Bahmani-Oskooee & Baek, 2020; Gidey & Nuru, 2021).

Political Stabilization Political

Political stabilization known as institutional (institutional) is an institution that has various rules to limit human deviant behavior (humanly devised) to build a structure for political, economic, and social interaction (Wibowo, 2020). Institutions have 3 components, namely 1) formal rules (formal institutions) which include the constitution, status, law, and all government regulations; 2) informal rules (informal institutions) which include experiences, traditional values, religion, and all the factors that influence the form of individuals' subjective perspectives about the world in which they live; 3) enforcement, namely the enforcement of various rules

and agreements formed (North, 1994). So that these components will affect the pattern of a country's economy, including its consumption.

Political instability have serious consequences on the economy, because policies issued by the government can lead to uncertainty about the economy in the future, especially in the investment world, which can create an uncomfortable environment for foreign investment (Abu Murad & Alshyab, 2019). With it, political instability will affect the behavior of consumption and savings on the decisions of domestic and foreign investors Mariadas. (Simaniuntak. 2018: Murthy, Subramaniam, & Abdullah, 2020).

1.3. Previous Study And Hypothesis Income and consumption

Consumption is one of the main concepts at both the household and economic levels. Household consumption is the expenditure of income to meet their needs and wants. All durable and non-durable goods are included in the category of household consumption (Razzaq, 2015). For fiscal planning purposes, consumption expenditure is considered because it is one of the main components of GDP, and policymakers review how consumption responds to income fluctuations. So from this argument, Schumpeter & Keynes (1936) explained that when household income increases, consumption will also increase, and vice versa.

Habanabakize (2021) in his research reveals that consumer spending in South Africa is strongly influenced by their income level. During the Covid-19 pandemic, household income in India experienced a significant decline due to a sub-optimal economy, so consumption was also relatively declining (Gupta, Malani, & Woda, 2021). This proves that there is a strong relationship between household income and consumption level.

H1: The level of household income has a significant effect on consumption in Muslim countries.

Interest rates and consumption

Manasseh et al (2018) see that consumption is influenced by the level of wealth owned by an individual. Where the wealth effect that usually arises from the stock market and housing channels makes household consumption influenced by house prices and real interest rates. Based on the life cycle hypothesis, consumers are anticipated to increase their consumption as a result of increasing wealth (Modigliani, 1963). Holm et al (2020) investigated the

transmission of monetary policy for household consumption in Norway. The results of their identification show that the magnitude of the interest rate responds to consumption. This argument is supported by Abosedra, Laopodis, & Fakih (2020) who prove a positive correlation between interest rates and consumption in America.

H2: Interest rates have a significant effect on consumption in Muslim countries.

Exchange rate and consumption

The exchange rate is believed to be a determinant of consumption in the study (Iyke, 2017). Alexander (1952) argues that the exchange rate affects consumption through the pass-through of inflation. That is, the uncertainty of the exchange rate is related to the uncertainty of inflation, thus affecting consumption. In addition, Njindan Iyke & Ho (2018) examines the effect of the exchange rate on consumption by focusing on sub-Saharan African countries. He explained that the exchange rate has an influence on domestic consumption in the short and long term. A recent study also conducted by Shah et al (2022) revealed that the local currency exchanged for the US dollar affects consumption in Pakistan.

H3: Exchange rate has a significant effect on consumption in Muslim countries of the world.

Political stability, income, interest rates, exchange rates, and consumption

Policies Government in a region usually vary due to a change of leader, thus allowing a change in concept and political stability to be influential (Mohamed Masry, 2015). As mentioned earlier that political instability can have serious consequences on economic behavior. Instability is not only caused by policies issued by the government, but there are several factors according to world governance (WG) which are the benchmarks, including voice and accountability, political stability and terrorism, government effectiveness, regulatory quality, rule of law, and control of corruption. This indicator is believed to be able to regulate the pattern of economic behavior in a country (Stupak, 2019).

Starting from government policies and coupled with several indicators from WGI, it will then affect the economic sector, such as investment, income levels, high-interest rates, and falling exchange rates. This is rational because if a country has poor political stability due to frequent conflicts and high levels of corruption, domestic and foreign investors will consider placing their assets in that country (Abu

Murad & Alshyab, 2019). So the impact will also affect consumption patterns. We can see evidence in Iran, Dadgar & Nazari (2018) explain that Iran is one of the richest countries in the Middle East. However, due to poor governance, will have an impact on the economy, especially on the very high misery index, so it will have a negative effect on people's consumption. Likewise in China, Liu, Tang, Zhou, & Liang (2018) prove empirically that good governance, free from conflict, makes the economic sector stable.

- H4: Political stability can moderate the effect of income level on consumption in Muslim world countries.
- H5: Political stability can moderate the effect of interest rates on consumption in Muslim countries.
- H6: Political stability can moderate the effect of the exchange rate on consumption in Muslim world countries.

2. RESEARCH METHODS

This research uses a quantitative approach with multiple linear regression methods and the assistance of *moderated regression analysis* (MRA). The object of the study is the countries that are members of the Islamic Cooperation Organization (OIC). The data used is secondary data obtained from *the world bank* from 2010 to 2020. For consumption, income levels, interest rates, and exchange rates are measured by the percentage set for a certain period. As for political stability, the researcher refers to the *world governance indicators* attached to *the world bank*.

The modeling approach to show the direct and indirect impacts of each independent and moderating variable on economic growth is based on the standard growth regression model proposed by (Siddique, Selvanathan, & Selvanathan, 2016).

$$C_{it} = \beta_0 + \beta_1 TP_{it} + \beta_2 SB_{it} + \beta_3 NT_{it} + \beta_4 SP_{it} + \beta_5 TP^*SP_{it} + \beta_6 SB^*SP_{it} + \beta_7 NT^*SP_{it} + \varepsilon_{it}$$

Where C is the consumption for the year the subscripts i and t represent the number of countries and periods covered in the study. TP, SB, NT are total income, interest rate, and exchange rate. And SP is political stability ($governance\ index$), and it is a random variable.

Moderated Regression Analysis is one part of multiple linear regression analysis. The equation in the moderation regression model includes a moderating variable that is useful for giving an effect on the relationship between the independent variable (X) and

the dependent variable (Y). These effects can be strengthening the relationship between the two, can be debilitating, and even completely absent. If the variable X is declared as a predictor variable, M as a moderating variable, and Y as a criterion variable.

Based on equation 1 above, there are several classifications of types of influence generated by the interaction between independent, moderating, and dependent variables, among which are as follows:

- a. Referring to equation 2, if the statistical test shows an insignificant number on coefficient 4 but significant on coefficients 5, 6, 7, then the moderating variable is classified as "pure moderator", or full moderation, in which the presence of the moderating variable fully interacts with the predictor variable (X) without being a separate predictor variable.
- b. Referring to the second equation, if the coefficient value 4 shows a significant number, and the coefficient value 5, 6, and 7 also shows a significant number, then the classification of the moderating variable is included in the "Quasi Moderator" or pseudo-moderation, where the moderating variable allows it to be a moderator or even predictor variables.
- c. Referring to the second equation, if the coefficient value 4 shows an insignificant number, and the coefficient values 5, 6, and 7 also show an insignificant number, then the classification of the moderating variable is included in the "Modulator Homologiser" or potential moderation. This variable shows that there is no interaction between the moderator and the predictor, but it also does not affect the criterion variable.
- d. Referring to the 3rd equation, if the coefficient value 4 shows a significant number, but the coefficient values 5, 6, and β 7 indicate an insignificant number, then the classification of the moderating variable is included in the

"Moderator Predictor" or moderating predictor variable, wherein the model equation, in this case, the moderating variable is predicted to have an effect as a predictor.

3. RESULT AND ANALYSIS

Before interpreting the results of multiple linear regression testing using the ordinary least square model, the researcher first explains the characteristics of each variable used in the study. By using a sample of 26 Islamic countries in the world, as well as 260 observations in the 2010-2020 period, this study is included in the normal distribution category in the central limit theory, because there are more than 30 research observations.

Table 1 below provides more information, but in general, seen from the mean, median, maximum, minimum, and probability values, it proves that most of the character differences in each variable have a significant and unequal effect, especially consumption as the core variable in the study. Descriptive analysis shows that the average consumption value of Islamic countries in the world reached 76.38% during the study year. The lowest consumption ever carried out by the Muslim community was around 24.45%, while the highest value touched a figure above normal, namely 129.91%. This answers the data previously mentioned above that the consumption of the Muslim community in the Islamic countries of the world is increasing every year. However, this becomes interesting, because it is different, where political stability shows a probability value above 5% negligent. This is because the value of political stability for Islamic countries in the world is still below the average determined by world governance indicators, so this will continue to be an evaluation material for governments in each Islamic country to pay more attention to political stabilization, to have an impact. positive for the country.

Table 1
Descriptive Analysis

Indicators	Descriptive Analysis				
	Cons	ER	Inc	IR	PS
Mean	76.38	1953.0	8262.3	7.1770	-0.7414
Median	78.08	101.40	3435.0	5.6169	-0.7476
Maximum	129.91	42000	80890.	39.489	1.2615
Minimum	24.450	0.7843	520.00	-18.121	-2.8100
Probability	0.0090	0.000	0.0000	0.0000	0.0637
Obs.	260	260	260	260	260

Source: Processed data

Table 2
Multiple Linier Regression Result

Variable	Common	Fixed	Random
Income (Inc)	0.0000	0.0086	0.0001
Interest Rate (Ir)	0.00000	0.0003	0.0001
Exchange Rate (Er)	0.0036	0.0454	0.1799
Political Stability (Ps)	0.0000	0.0063	0.0017
Er*Ps	0.2222	0.0705	0.1445
Inc*Ps	0.3560	0.8446	0.6203
Ir*Ps	0.0029	0.0263	0.0199
R-squared	0.541060	0.927412	0.202563
Prob (F -Statistics)	0.000000	0.000000	0.000000
Total Observations	260	260	260
Chow		0.0000	
Hausman test			0.0000

Source: Processed data

After knowing the characteristics of each research variable, the next step is to interpret and analyze the results of statistical tests. Referring to the statistical results (table 2) above, the Chow and Hausman test values are each below 5% alpha, which is 0.0000. So that the model that is feasible to be used in this study is the fixed effect.

Income and Consumption Relationship

Based on the results of multiple linear regression testing using the *ordinary least square*, the probability value of t-statistics is 0.0086, or less than 5% alpha. These results prove that the hypothesis offered by the researcher is accepted, namely, income has a significant effect on consumption. A person's consumption is strongly influenced by household income, especially in Islamic countries of the world. The greater the household income, the greater the level of consumption that will be carried out. This finding also responds positively to Keynes (1936) theory which reveals that consumption is absolute, depending on how much a person's income is, if income increases, consumption will also increase.

These results are supported by research conducted by Habanabakize (2021) in South Africa. He explained that a person's household expenses depend on how much income he earns. In addition, Dikanovic (2018) also sees from the other side by using specific indicators, namely measuring income sourced from pension insurance, income from property, income from small businesses, as well as wages and salaries. He can provide theoretical and empirical results, namely, that of each indicator used

to measure the level of consumption, all of which have a significant effect on a person's consumption. From the income earned, be it big or small, everyone has their budget.

Interest Rate and Consumption Relationship

Looking at table 2 above, we can see that the t-statistic value for the interest rate variable is 0.0003 < alpha 5%. This empirical result shows that the interest rate responds positively to the increase in consumption in the Islamic countries of the world. This finding supports the previously mentioned Modigliani (1963) theory, where wealth derived from interest rates will make a positive contribution to one's household consumption. That is, the more material obtained from the investment, the higher the level of consumption.

This finding is supported by Manasseh et al. (2018) who analyze the causes of the high consumption that occurs in Nigeria. He said that interest rates and inflation are big indicators of high consumption there, if they are presented at 93.38%. This evidence is reinforced by Abdelgany (2020) who in his research reveals that interest rates are considered one of the most important monetary tools in Egypt's policy. In maintaining economic stability such as prices, household consumption, and overcoming inflation, it is necessary to pay attention to the interest rates in the country.

Exchange Rate and Consumption Relationship

Based on the statistical test in table 2 above, the exchange rate shows a small probability value of 5% alpha, which is 0.0454. These results prove that the

exchange rate has a significant positive effect on consumption in Islamic countries of the world. In addition to accepting the hypothesis offered by the researcher, these results also support the theory of Alexander (1952) who argues that the exchange rate affects consumption.

The results of this study are also supported by Iyke (2017), that the exchange rate is an indicator that is very influential on real consumption in Asian countries. In addition, Njindan Iyke & Ho (2018) in their research also explains that the exchange rate has an influence on domestic consumption in the short and long term in Africa. This result is even more consistent because a recent study by Shah et al (2022) revealed that the local currency exchanged for the US dollar affects consumption in Pakistan.

Political Stability and Consumption Relationship

The political stability variable is believed to be able to influence household consumption behavior in two countries. This argument is evidenced by the results of statistical tests presented in table 2 showing a positive effect and a probability value of 0.0063 < alpha 5%. This finding is in accordance with the hypothesis presented by previous researchers, and strengthens the arguments of Mohamed Masry (2015) and other studies which explain that political stability is a variable that can have a significant effect on the economy (Sule, 2020; Tran, Le, & Nguyen, 2021; Buitrago R, Camargo, & Vitery, 2021), included in household consumption in Islamic countries of the world.

The effect of this political stability has two directions, namely it can strengthen and it can also weaken. As shown in the results of statistical tests (table 2), where political stability actually weakens the influence between income and exchange rates on consumption in Islamic countries of the world (predictor moderator). This result rejects the hypothesis offered by the researcher, thus indicating that government policies have not been maximal in responding to the influence of these two variables. But not with interest rate variables, statistical results show another effect, namely stability can strengthen the influence of interest rates on consumption in OIC Countries (quasi moderator). This empirical finding answers the researcher's hypothesis and provides evidence that policies issued by the government in controlling interest rates in Islamic countries in the world can respond positively to household consumption.

4. CONCLUSION

Consumption is a dharuriyah need for every group, be it individuals or households, the general public, and even the government. However, it should be underlined that Islam, which is the religion of rahmatan lil alamin, has its own rules for consumption, namely paying attention to benefit, not utility.

From the several aggregate variables that the researcher includes in the object of this study, the results show that; first, the higher the level of a person's household income, the higher the level of consumption; secondly, income earned investment concerning interest rates also has a positive effect; third, the exchange rate of dollars with local currencies in Islamic countries in the world can stimulate consumption growth; fourth, political stability in the OIC Countries has a positive impact on consumption patterns, namely the more politically stable in an OIC country, the probability of consumption value will be relatively high. In addition, political stability which is influenced by policies issued by the government has weakened the relationship between income and the exchange rate towards consumption. But not with the relationship of political stability to interest rates, which has a strong effect on consumption.

This empirical result illustrates that consumption in Islamic countries in the world is strongly influenced by income levels, exchange rates, interest rates, and political stability. From these four variables, it is expected that the Muslim community in consuming will pay attention to the content of *maslahah*, namely consuming according to needs, not desires as is done by conventional consumers who pay attention to utility or satisfaction. Likewise, the Muslim government continues to have to control the consumption of its people so that they do not deviate from the path determined by Islam.

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